

From: [REDACTED]

To: Dave Ramsey <[REDACTED]>

Cc: Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>, Suzanne Simms <Suzannes@daveramsey.com>, Brian Williams <Brian.Williams@daveramsey.com>

Subject: Re: Update on our [REDACTED] Dinner at 404

Date: Mon, [REDACTED] 04:01:35 +0000

Importance: Normal

[REDACTED] and I did not talk again this weekend but he did text me this Saturday after getting home Friday night:

"Hey, man. [REDACTED] & I spent 3 hours talking last night when I got home. We are clear on the process. We will be talking about her Dad tonight and will be calling him to get him clear on the facts!"

I'll follow up with him tomorrow. Let me know if you'd still like me to schedule some time to connect, he's in all week and booked pretty solid but will move things as needed.

Thanks.

From: Dave Ramsey <[REDACTED]>

Date: Friday, [REDACTED] at 4:24 PM

To: [REDACTED]

Cc: Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>, Suzanne Simms <Suzannes@daveramsey.com>, Brian Williams <Brian.Williams@daveramsey.com>

Subject: Re: Update on our [REDACTED] Dinner at 404

Just let me know what he says. Monday I want to look in their eyes and discuss this

Sent from my iPhone

On [REDACTED] at 4:19 PM, [REDACTED] wrote:

I'm about to call [REDACTED]. he could not talk until now. Last he told me [REDACTED] was not coming to dinner or party with everything happening but if she is now (I'll ask him) I agree that is not an option.

From: Dave Ramsey

Sent: Friday, [REDACTED] 4:14:44 PM

To: [REDACTED]

Cc: Jennifer Sievertsen; Suzanne Simms; Brian Williams

Subject: FW: Update on our [REDACTED] Dinner at 404

So [REDACTED] and [REDACTED] in the same dinner for the [REDACTED] Party?

I think she and [REDACTED] should both know of the call and the accusations.

Suzanne Simms
9/30/2021

Ex 36

R. Michelle Smith

Dave Ramsey, CEO
Ramsey Solutions
Visit www.DaveRamsey.com
615-371-8881
<image001.png>

From: [REDACTED]
Sent: Friday, [REDACTED] 3:50 PM

[REDACTED]

Subject: Update on our [REDACTED] Dinner at 404

Hi everyone,

I wanted to send a few quick updates on our dinner coming up next week. Since we had to put a down payment to reserve the room, we worked out an arrangement with Debbie to reimburse the company after the dinner. So, no one will need to pay for dinner night of. Here's how it will work:

They waved the minimum to book the room, so it's going to be \$125 per person. That means each couple will owe an additional \$125 on top of their Ramsey gift. If you both work for Ramsey, you won't owe anything.

I'll collect the \$125 we got today, plus a check or cash for the additional \$125 between now and Monday after the [REDACTED] party ([REDACTED]) to turn in to Debbie.

I attached the menu, which is a 3-course tasting menu. The \$125 includes the menu, two glasses of wine and the tax and gratuity.

If you'd like any cocktails or wine outside of what's included, you'll be able to open a separate tab with the servers.

As a reminder, cocktails start at 5 and dinner is at 5:30.

If you have any questions or need anything at all, please let me know! Looking forward to celebrating a great year with everyone!

[REDACTED]

[REDACTED]

www.daveramsey.com

From: [REDACTED]

Date: Tuesday, [REDACTED] at 2:32 PM

[REDACTED]

<Brian.Williams@daveramsey.com>

Subject: [REDACTED] Dinner at 404

Hi everyone,

As you all know, we have a private room reserved at 404 Kitchen before the [REDACTED] Party for our group. We wanted to make sure everyone has the details for the evening.

Cocktails will start at 5, and we'll sit for dinner at 5:30. Be on the lookout for a calendar invite! They're still working on their winter menu, so I'll send info on the menu once I have it.

Now for the money talk... we have to meet a minimum of \$5,600 + tax and gratuity because of the private space. We did the math and each couple will owe roughly \$180 in addition to the \$125 we'll get from Dave and the board. We're working with accounting on how to make this work but wanted to give you all a heads up so you can budget accordingly.

Please let me know if you have any questions or concerns. Look forward to celebrating with everyone!

[REDACTED]

[REDACTED]

www.daveramsey.com

From: [REDACTED]
To: Dave Ramsey <[REDACTED]>
Cc: Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>, Suzanne Simms <Suzannes@daveramsey.com>, Brian Williams <Brian.Williams@daveramsey.com>
Subject: Re: [REDACTED] conversation tomorrow
Date: [REDACTED] 19:33:17 +0000
Importance: Normal
Inline-Images: image001.png

Got it.

[REDACTED]

From: Dave Ramsey <[REDACTED]>
Date: [REDACTED] at 1:32 PM
To: [REDACTED]
Cc: Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>, Suzanne Simms <Suzannes@daveramsey.com>, Brian Williams <Brian.Williams@daveramsey.com>
Subject: RE: [REDACTED] conversation tomorrow

I think all of us in there.

I think you give her a full run down of exactly what was said in the call. Watch her reaction.

Dave Ramsey, CEO
Ramsey Solutions
Visit www.DaveRamsey.com
615-371-8881



From: [REDACTED]
Sent: Monday, [REDACTED] 1:31 PM
To: Dave Ramsey <[REDACTED]>
Cc: Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>; Suzanne Simms <Suzannes@daveramsey.com>; Brian Williams <Brian.Williams@daveramsey.com>
Subject: [REDACTED] conversation tomorrow

Dave,

Looks like we can sit down with you, [REDACTED] and [REDACTED] tomorrow at 11:30 in Suzanne's meeting. 2 questions on that:

1. Who all do you want in there? Everyone on this email + them or were you thinking of a smaller group for that?
2. I meet with [REDACTED] at 4 today for our regular meeting and was going to give her a heads up on the phone call Friday. Would you rather I wait and you bring it up with her for the first time in that meeting tomorrow?

Thanks.

[REDACTED]

From: Dave Ramsey <[REDACTED]>
Date: Monday, [REDACTED] at 7:44 AM
To: [REDACTED]
Cc: Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>, Suzanne Simms <Suzannes@daveramsey.com>, Brian Williams <Brian.Williams@daveramsey.com>
Subject: Re: Update on our [REDACTED] Dinner at 404

Sob

Sent from my iPhone

On Dec 10, 2018, at 7:40 AM, [REDACTED] wrote:

Got it.

Also, I spoke to Armando Friday evening. Apparently around the same time her dad left a VM in customer care that was forwarded to me, he left one for Armando. Armando called him back around 4:30 and [REDACTED] told him he and I already spoke. Armando said ok good, sounds like it's take care of and [REDACTED] said I'd actually like to share some information with you and went into the whole deal. I was able to talk Armando through the situation and it sounds like he handled it very well on the phone.

All of that to say, I don't know who else this guy might have left messages for and he didn't mention that in the call with me or Armando...

Melissa Wilhoite and Armando know that if anything additional comes to them or their teams to send to me ASAP.

Jeremy

From: Dave Ramsey
Sent: Monday, [REDACTED] 6:27:44 AM
To: [REDACTED] Jennifer Sievertsen
Cc: Suzanne Simms; Brian Williams
Subject: RE: Update on our [REDACTED] Dinner at 404

Cant, but in then next few. Put in Brian or Suzannes meeting tomorrow.

Dave Ramsey, CEO
Ramsey Solutions

Visit www.DaveRamsey.com

615-371-8881

<image001.png>

From: [REDACTED]
Sent: Monday, [REDACTED] 6:27 AM
To: Dave Ramsey <[REDACTED]>; Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>
Cc: Suzanne Simms <Suzannes@daveramsey.com>; Brian Williams <Brian.Williams@daveramsey.com>
Subject: Re: Update on our [REDACTED] Dinner at 404

I know. It's unreal. The more I think about that conversation the more pissed I get – and to do it all in the name of “loving [REDACTED] and Gods will”

I can work with Abby and Patti to get this scheduled. Do you want to do it today?

Thanks.

From: Dave Ramsey
Sent: Monday, [REDACTED] 6:21:45 AM
To: Jennifer Sievertsen
Cc: [REDACTED]; Suzanne Simms; Brian Williams
Subject: RE: Update on our [REDACTED] at 404

Believable. Well, I will hit the two of them together with [REDACTED] accusations. Again it will cause them to be hyper diligent about optics and it is fair for them to both know this a hole is out there running them down with no proof and making up false witnesses inside RS.

He is apparently a drama queen and makes up his story as he goes. I actually think what his lying and trying to tattle tale is worse than actually having an affair. Grrrrr What good does he think is going to come of this? [REDACTED] gets fired for a false accusation. How does that help [REDACTED] People are stupid.

Dave Ramsey, CEO
Ramsey Solutions
Visit www.DaveRamsey.com
615-371-8881
<image001.png>

From: Jennifer Sievertsen
Sent: Monday, [REDACTED] 6:16 AM
To: Dave Ramsey <[REDACTED]>
Cc: [REDACTED]; Suzanne Simms <Suzannes@daveramsey.com>; Brian Williams <Brian.Williams@daveramsey.com>
Subject: Re: Update on our [REDACTED] Dinner at 404

I did not talk to her about [REDACTED] calling on Friday.

Her response was very concerned and upset that we had to have the conversation. That absolutely nothing inappropriate had happened at any point but she acknowledged that she had been a sounding board for Hogan when she shouldn't have been. We talked a long time about needing to protect against the appearance or even the question that they might be more than colleagues and that means she had to shut down any conversation [REDACTED] brings up about his troubles in his marriage and point him back to JB for those conversations. She circled back to me the next morning to repeat how sorry she was that we even had to have the conversation and to reiterate how important this place is to her and her commitment to make sure she protects against any appearance of inappropriateness between the two of them.

Sent from my iPhone

On [REDACTED] at 6:07 AM, Dave Ramsey <[REDACTED]> wrote:

Did you talk to her about [REDACTED] [REDACTED] calling Friday?

Dave Ramsey, CEO
Ramsey Solutions
Visit www.DaveRamsey.com
615-371-8881
<image001.png>

From: Jennifer Sievertsen
Sent: Monday, [REDACTED] 6:03 AM
To: Dave Ramsey <[REDACTED]>
Cc: [REDACTED]; Suzanne Simms <Suzannes@daveramsey.com>; Brian Williams <Brian.Williams@daveramsey.com>
Subject: Re: Update on our [REDACTED] Dinner at 404

I did talk to [REDACTED] about the accusation that [REDACTED] made (sorry if I didn't make that clear) and she's heard the message loud and clear about keeping her guard up and being very careful to keep contact at a minimum.

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On [REDACTED], at 5:34 AM, Dave Ramsey <[REDACTED]> wrote:

Yea, sometime I want him and [REDACTED] in a room with me so they hear the allegations (her for the first time)which at a minimum gives them reason to be ultra conservative in their contact. At a maximum...if there is something going on they will have been confronted. God protect us.

Dave Ramsey, CEO
Ramsey Solutions
Visit www.DaveRamsey.com
615-371-8881

<image001.png>

From: [REDACTED]
Sent: Sunday, [REDACTED] 10:02 PM
To: Dave Ramsey <[REDACTED]>
Cc: Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>; Suzanne Simms <Suzannes@daveramsey.com>; Brian Williams <Brian.Williams@daveramsey.com>
Subject: Re: Update on our [REDACTED] Dinner at 404

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"Hey, man. [REDACTED] & I spent 3 hours talking last night when I got home. We are clear on the process. We will be talking about her Dad tonight and will be calling him to get him clear on the facts!"

I'll follow up with him tomorrow. Let me know if you'd still like me to schedule some time to connect, he's in all week and booked pretty solid but will move things as needed.

Thanks.

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I think she and [REDACTED] should both know of the call and the accusations.

Dave Ramsey, CEO
Ramsey Solutions
Visit www.DaveRamsey.com
615-371-8881
<image001.png>

From: [REDACTED]
Sent: Friday, [REDACTED] 3:50 PM

Subject: Update on our [REDACTED] Dinner at 404

Hi everyone,

I wanted to send a few quick updates on our dinner coming up next week. Since we had to put a down payment to reserve the room, we worked out an arrangement with Debbie to reimburse the company after the dinner. So, no one will need to pay for dinner night of. Here's how it will work:

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I'll collect the \$125 we got today, plus a check or cash for the additional \$125 between now and Monday after the [REDACTED] party (12/17) to turn in to Debbie.

I attached the menu, which is a 3-course tasting menu. The \$125 includes the menu, two glasses of wine and the tax and gratuity.

If you'd like any cocktails or wine outside of what's included, you'll be able to open a separate tab with the servers.

As a reminder, cocktails start at 5 and dinner is at 5:30.

If you have any questions or need anything at all, please let me know! Looking forward to celebrating a great year with everyone!

[REDACTED]
[REDACTED]
www.daveramsey.com

From: [REDACTED]

Da [REDACTED]

Subject: [REDACTED] Dinner at 404

Hi everyone,

As you all know, we have a private room reserved at 404 Kitchen before the [REDACTED] for our group. We wanted to make sure everyone has the details for the evening.

Cocktails will start at 5, and we'll sit for dinner at 5:30. Be on the lookout for a calendar invite! They're still working on their winter menu, so I'll send info on the menu once I have it.

Now for the money talk... we have to meet a minimum of \$5,600 + tax and gratuity because of the private space. We did the math and each couple will owe roughly \$180 in addition to the \$125 we'll get from Dave and the board. We're working with accounting on how to make this work but wanted to give you all a heads up so you can budget accordingly.

Please let me know if you have any questions or concerns. Look forward to celebrating with everyone!

[REDACTED]

www.daveramsey.com

From: "Dave Ramsey" <[REDACTED]>
To: "Suzanne Simms" <Suzannes@daveramsey.com>
Cc: [REDACTED], "Brian Williams" <Brian.Williams@daveramsey.com>, "ZSharon Ramsey" </o=The Lampo Group/ou=First Administrative Group/cn=Recipients/cn=Sharon1>
Subject: RE: [REDACTED] update
Date: Thu, [REDACTED] 9:34:52 -0000
Importance: Normal
Inline-Images: image001.png

Reckon that happens with me in my office.

Dave Ramsey, CEO
Ramsey Solutions
Visit www.DaveRamsey.com
615-371-8881



From: Suzanne Simms
Sent: Thursday, [REDACTED] 1:17 PM
To: Dave Ramsey <[REDACTED]>
Cc: [REDACTED]; Brian Williams <Brian.Williams@daveramsey.com>
Subject: [REDACTED]
Importance: High

Dave [REDACTED] and Brian and I met with [REDACTED] today. [REDACTED] is dead set on having a meeting with as many of us as can be in there and wants it to happen this afternoon. The emotions are high obviously. She is demanding that he read from a script to us with her in the room saying things like "[REDACTED] is a good wife and loves the Lord", etc. She may be looking for vindication after what she knows he's said about her to people at work.

I used to think it would be ludicrous for us to meet with her but this just isn't going away so I'm convinced we'll have to let her be heard. I also feel strongly I should be in the room as the only woman on our end. If it happens today, I can't be b/c of our [REDACTED] family [REDACTED] today. Brian, [REDACTED] and I offered up [REDACTED] we're all available. [REDACTED] is insisting that if he doesn't bring her in today, it will make things a lot worse for him.

I told [REDACTED] there will be no reading from a script. If she wants to come in and feel heard and ask us questions then that's fine. There are things Brian, [REDACTED] and I have all said to [REDACTED] during the duration of this drama that is offensive to her-so let her get that out of her system.

I would like to think that us meeting with her diffuses some emotion and helps with the journey somehow. But the meeting today left us feeling like maybe there is something below the surface here. It's feeling really weird. [REDACTED] seemed really afraid in our meeting. I could be very wrong. I'm just trying to make sure you have all the info.

The plan currently is for her to come in with a lady friend from church and meet with [REDACTED], [REDACTED] and Brian around 5p. If you have thoughts on this, let us know.

Suzanne Simms
Executive Vice President
Business to Consumer Products and Services
Ramsey Solutions

From: [REDACTED]
To: Suzanne Simms <Suzannes@daveramsey.com>, Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>, Dave Ramsey <[REDACTED]>
Cc: Brian Williams <Brian.Williams@daveramsey.com>, [REDACTED]
Subject: Re: [REDACTED] update
Date: Thu, [REDACTED] 20:34:28 +0000
Importance: High
Inline-Images: image001.png; image002.png

[REDACTED] just called to tell me he is not comfortable going forward with this meeting. He said she wants to control the narrative and tell him what he is and isn't going to say and that he needs to pay for the things he has said and he is not willing to do this. He said they are going to meet with their pastor tonight and he will let me know how that goes and discuss next steps.

[REDACTED]

From: Suzanne Simms <Suzannes@daveramsey.com>
Date: Thursday, [REDACTED] at 1:55 PM
To: Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>, Dave Ramsey <[REDACTED]>
Cc: [REDACTED], Brian Williams <Brian.Williams@daveramsey.com>, [REDACTED]
Subject: Re: [REDACTED] update

We are waiting for [REDACTED] to confirm with [REDACTED]

Suzanne Simms
Executive Vice President
Business to Consumer Products and Services
Ramsey Solutions

From: Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>
Date: Thursday, [REDACTED] at 1:52 PM
To: Ramsey Dave <[REDACTED]>, Suzanne Simms <Suzannes@daveramsey.com>
Cc: [REDACTED], Brian Williams <Brian.Williams@daveramsey.com>, [REDACTED]
Subject: Re: [REDACTED] update

Today at 5 pm? I just need to know so I can switch something around.

From: Dave Ramsey <[REDACTED]>
Date: Thursday, [REDACTED] at 1:50 PM
To: Suzanne Simms <Suzannes@daveramsey.com>
Cc: [REDACTED], Brian Williams

<Brian.Williams@daveramsey.com>, [REDACTED], Jen Sievertsen
<jennifer.sievertsen@daveramsey.com>
Subject: RE: [REDACTED] update

Jen in too

Dave Ramsey, CEO
Ramsey Solutions
Visit www.DaveRamsey.com
615-371-8881



From: Suzanne Simms
Sent: Thursday, [REDACTED] 1:50 PM
To: Dave Ramsey <[REDACTED]>
Cc: [REDACTED]; Brian Williams <Brian.Williams@daveramsey.com>;
[REDACTED]
Subject: Re: [REDACTED] update

Got it. We'll let [REDACTED] know.

Suzanne Simms
Executive Vice President
Business to Consumer Products and Services
Ramsey Solutions

From: Ramsey Dave <[REDACTED]>
Date: Thursday, [REDACTED] at 1:34 PM
To: Suzanne Simms <Suzannes@daveramsey.com>
Cc: [REDACTED] Brian Williams
<Brian.Williams@daveramsey.com> [REDACTED]
Subject: RE: [REDACTED] update

Reckon that happens with me in my office.

Dave Ramsey, CEO
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Sent: Thursday, [REDACTED] 1:17 PM
To: Dave Ramsey <[REDACTED]>
Cc: [REDACTED]; Brian Williams <Brian.Williams@daveramsey.com>
Subject: [REDACTED] update
Importance: High

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I used to think it would be ludicrous for us to meet with her but this just isn't going away so I'm convinced we'll have to let her be heard. I also feel strongly I should be in the room as the only woman on our end. If it happens today, I can't be b/c of our [REDACTED] family [REDACTED] at 5p today. Brian, [REDACTED] and I offered up Dec 26-we're all available. [REDACTED] is insisting that if he doesn't bring her in today, it will make things a lot worse for him.

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Suzanne Simms
Executive Vice President
Business to Consumer Products and Services
Ramsey Solutions

From: "Jennifer Sievertsen" <jennifer.sievertsen@ramseysolutions.com>

To: "Dave Ramsey" <[REDACTED]>

Cc: [REDACTED], "Suzanne Simms" <Suzannes@daveramsey.com>, "Brian Williams" <Brian.Williams@daveramsey.com>

Subject: Re: Update on our [REDACTED] Dinner at 404

Date: Mon, [REDACTED] 12:15:48 -0000

Importance: Normal

Inline-Images: image001.png

I did not talk to her about [REDACTED] calling on Friday.

Her response was very concerned and upset that we had to have the conversation. That absolutely nothing inappropriate had happened at any point but she acknowledged that she had been a sounding board for [REDACTED] when she shouldn't have been. We talked a long time about needing to protect against the appearance or even the question that they might be more than colleagues and that means she had to shut down any conversation [REDACTED] brings up about his troubles in his marriage and point him back to [REDACTED] for those conversations. She circled back to me the next morning to repeat how sorry she was that we even had to have the conversation and to reiterate how important this place is to her and her commitment to make sure she protects against any appearance of inappropriateness between the two of them.

Sent from my iPhone

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Ramsey Solutions
Visit www.DaveRamsey.com
615-371-8881
<image001.png>

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Sent: Sunday, [REDACTED] 10:02 PM
To: Dave Ramsey <[REDACTED]>
Cc: Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>; Suzanne Simms <Suzannes@daveramsey.com>; Brian Williams <Brian.Williams@daveramsey.com>
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They waved the minimum to book the room, so it's going to be \$125 per person. That means each couple will owe an additional \$125 on top of their Ramsey gift. If you both work for Ramsey, you won't owe anything.

I'll collect the \$125 we got today, plus a check or cash for the additional \$125 between now and Monday after the [REDACTED] party [REDACTED] to turn in to Debbie.

I attached the menu, which is a 3-course tasting menu. The \$125 includes the menu, two glasses of wine and the tax and gratuity.

If you'd like any cocktails or wine outside of what's included, you'll be able to open a separate tab with the servers.

As a reminder, cocktails start at 5 and dinner is at 5:30.

If you have any questions or need anything at all, please let me know! Looking forward to celebrating a great year with everyone!

[REDACTED]
[REDACTED]
www.daveramsey.com

From: [REDACTED]
Date: Tuesday, [REDACTED] at 2:32 PM

[REDACTED]
<brian.williams@daveramsey.com>
Subject: [REDACTED] at 404

Hi everyone,
As you all know, we have a private room reserved at 404 Kitchen before the [REDACTED] for our group. We wanted to make sure everyone has the details for the evening.

Cocktails will start at 5, and we'll sit for dinner at 5:30. Be on the lookout for a calendar invite! They're still working on their winter menu, so I'll send info on the menu once I have it.

Now for the money talk... we have to meet a minimum of \$5,600 + tax and gratuity because of the private space. We did the math and each couple will owe roughly \$180 in addition to the \$125 we'll get from Dave and the board. We're working with accounting on how to make this work but wanted to give you all a heads up so you can budget accordingly.

Please let me know if you have any questions or concerns. Look forward to celebrating with everyone!

[REDACTED]
[REDACTED]
www.daveramsey.com



From: Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>

To: [REDACTED], Suzanne Simms
<Suzannes@daveramsey.com>, Brian Williams <Brian.Williams@daveramsey.com>

Subject: Re: Important Voicemail

Date: Fri, [REDACTED] 14:01:50 -0600

Importance: Normal

Inline-Images: image001.png

I think we need to send it to Dave and see how Dave wants to handle it. And of course we need to tell [REDACTED]

From: [REDACTED]

Date: Friday, [REDACTED] at 1:59 PM

To: Suzanne Simms <Suzannes@daveramsey.com>, Brian Williams <Brian.Williams@daveramsey.com>, Jen Sievertsen <jennifer.sievertsen@daveramsey.com>

Subject: Fwd: Important Voicemail

Guys, see below. Apparently [REDACTED] is trying to get in touch with Dave personally and left a message that was been received by customer care. I could not hear the voicemail because I'm gone for the day but you can see the transcript in the attachment below. Let me know your thoughts ASAP plz.

From: Melissa Wilhoite

Sent: Friday, [REDACTED] 1:43:56 PM

To: [REDACTED]

Subject: Important Voicemail

Hey [REDACTED]

We received this voicemail today and thought you may want to listen to this and check into it. I'm not sure if you can listen to it through the link below or not. It is attached in Salesforce. If you can't I can get the original from Phonetag and send it.

[REDACTED] at 12:15PM

Classification

Description

This is [REDACTED]
[REDACTED] Phone number [REDACTED]
Email [REDACTED]
Dave Ramsey. Please contact me as soon as possible about a serious personnel issue. You may already know but it is important that we talk soon. Thank you very much. Bye bye.

PhoneTag Voicemail Message#988620679 :

<https://ramseysolutions--c.na42.content.force.com/servlet/servlet.FileDownload?file=00P2A00000zvdbg>

Melissa Wilhoite | Ramsey Care

Director | 888.227.3223



From: Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>

To: [REDACTED], Brian Williams
<Brian.Williams@daveramsey.com>, Suzanne Simms <Suzannes@daveramsey.com>

Subject: Re: Update on our [REDACTED] at 404

Date: Mon, [REDACTED] 7:33:38 -0600

Importance: Normal

Inline-Images: image001.png

I'd ask Dave if he has a preference. I think it's probably fine to go ahead and tell her.

From: [REDACTED]

Date: Monday, [REDACTED] at 7:26 AM

To: Brian Williams <Brian.Williams@daveramsey.com>, Suzanne Simms <Suzannes@daveramsey.com>, Jen Sievertsen <jennifer.sievertsen@daveramsey.com>

Subject: Re: Update on our [REDACTED] at 404

I meet with [REDACTED] at 4 today and was going to tell her about the phone call... should I not say anything and let Dave be the one to drop that on her with both of them in the room?? Thoughts?

From: Brian Williams

Sent: Monday, [REDACTED] 7:13:52 AM

To: [REDACTED] Suzanne Simms; Jennifer Sievertsen

Subject: Re: Update on our [REDACTED] Dinner at 404

9-10. I just looked at the calendar, we close books in between. Effing fantastic.

BRIAN WILLIAMS

EVP, Financial Peace | RAMSEY SOLUTIONS

[p] 615-957-4484

[e] brian.williams@daveramsey.com

From: [REDACTED]

Sent: Monday, [REDACTED] 2018 7:11 AM

To: Suzanne Simms; Brian Williams; Jennifer Sievertsen

Subject: Re: Update on our [REDACTED] at 404

'Bryan, what time is yours? I can check [REDACTED] schedule later this morning because one of those times may not possible for him depending on what he has...

From: Suzanne Simms

Sent: Monday, [REDACTED] 7:03:28 AM

To: Brian Williams; [REDACTED] Jennifer Sievertsen

Subject: Re: Update on our [REDACTED] at 404

Mine is 11-12

Suzanne Simms
EVP, Consumer Division
Ramsey Solutions

From: Brian Williams
Sent: Monday, [REDACTED] 5:54:34 AM
To: Suzanne Simms; [REDACTED]; Jennifer Sievertsen
Subject: Re: Update on our [REDACTED] at 404

Let me check to see if Pete and Luke were able to come or not tomorrow. We're supposed to start planning lessons 5-9.

Suz, is our meetings back to back? I've just got a feeling this one is going to run long, and I can't have it kill an entire meeting.

BRIAN WILLIAMS
EVP, Financial Peace | RAMSEY SOLUTIONS
[p] 615-957-4484
[e] brian.williams@daveramsey.com

From: Suzanne Simms <suzannes@daveramsey.com>
Sent: Monday, [REDACTED] 6:34 AM
To: [REDACTED]; Jennifer Sievertsen
Cc: Brian Williams
Subject: Re: Update on our [REDACTED] at 404

I vote for Brian's meeting!!! 😂😂😂

Suzanne Simms
EVP, Consumer Division
Ramsey Solutions

From: Dave Ramsey <[REDACTED]>
Sent: Monday, [REDACTED] 6:27 AM
To: [REDACTED]; Jennifer Sievertsen
Cc: Suzanne Simms; Brian Williams
Subject: RE: Update on our [REDACTED] at 404

Cant, but in then next few. Put in Brian or Suzannes meeting tomorrow.

Dave Ramsey, CEO
Ramsey Solutions

Visit www.DaveRamsey.com

615-371-8881



From: [REDACTED]
Sent: Monday, [REDACTED] 6:27 AM
To: Dave Ramsey <[REDACTED]>; Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>
Cc: Suzanne Simms <Suzannes@daveramsey.com>; Brian Williams <Brian.Williams@daveramsey.com>
Subject: Re: Update on our [REDACTED] at 404

I know. It's unreal. The more I think about that conversation the more pissed I get – and to do it all in the name of “loving [REDACTED] and Gods will”

I can work with Abby and Patti to get this scheduled. Do you want to do it today?

Thanks.

From: Dave Ramsey
Sent: Monday, [REDACTED] 6:21:45 AM
To: Jennifer Sievertsen
Cc: [REDACTED] Suzanne Simms; Brian Williams
Subject: RE: Update on our [REDACTED]

Believable. Well, I will hit the two of them together with [REDACTED] accusations. Again it will cause them to be hyper diligent about optics and it is fair for them to both know this a hole is out there running them down with no proof and making up false witnesses inside RS.

He is apparently a drama queen and makes up his story as he goes. I actually think what his lying and trying to tattle tale is worse than actually having an affair. Grrrrr What good does he think is going to come of this? [REDACTED] gets fired for a false accusation. How does that help [REDACTED] People are stupid.

Dave Ramsey, CEO
Ramsey Solutions
Visit www.DaveRamsey.com
615-371-8881



From: Jennifer Sievertsen
Sent: Monday, [REDACTED] 6:16 AM
To: Dave Ramsey [REDACTED]
Cc: [REDACTED]; Suzanne Simms <Suzannes@daveramsey.com>; Brian Williams <Brian.Williams@daveramsey.com>

Williams <Brian.Williams@daveramsey.com>

Subject: Re: Update on our [REDACTED] at 404

I did not talk to her about [REDACTED] calling on Friday.

Her response was very concerned and upset that we had to have the conversation. That absolutely nothing inappropriate had happened at any point but she acknowledged that she had been a sounding board for [REDACTED] when she shouldn't have been. We talked a long time about needing to protect against the appearance or even the question that they might be more than colleagues and that means she had to shut down any conversation [REDACTED] brings up about his troubles in his marriage and point him back to [REDACTED] for those conversations. She circled back to me the next morning to repeat how sorry she was that we even had to have the conversation and to reiterate how important this place is to her and her commitment to make sure she protects against any appearance of inappropriateness between the two of them.

Sent from my iPhone

On [REDACTED] at 6:07 AM, Dave Ramsey <[REDACTED]> wrote:

Did you talk to her about [REDACTED] [REDACTED] calling Friday?

Dave Ramsey, CEO

Ramsey Solutions

Visit www.DaveRamsey.com

615-371-8881

<image001.png>

From: Jennifer Sievertsen

Sent: Monday, [REDACTED] 6:03 AM

To: Dave Ramsey <[REDACTED]>

Cc: [REDACTED]; Suzanne Simms <Suzannes@daveramsey.com>; Brian Williams <Brian.Williams@daveramsey.com>

Subject: Re: Update on our [REDACTED] at 404

I did talk to [REDACTED] about the accusation that [REDACTED] made (sorry if I didn't make that clear) and she's heard the message loud and clear about keeping her guard up and being very careful to keep contact at a minimum.

Sent from my iPhone

On [REDACTED] at 5:34 AM, Dave Ramsey <[REDACTED]> wrote:

Yea, sometime I want him and [REDACTED] in a room with me so they hear the allegations (her for the first time) ...which at a minimum gives them reason to be ultra conservative in their contact. At a maximum...if there is something going on they will have been confronted. God protect us.

Dave Ramsey, CEO

Ramsey Solutions

Visit www.DaveRamsey.com

615-371-8881

<image001.png>

From: [REDACTED]
Sent: Sunday, [REDACTED] 10:02 PM
To: Dave Ramsey <[REDACTED]>
Cc: Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>; Suzanne Simms <Suzannes@daveramsey.com>; Brian Williams <Brian.Williams@daveramsey.com>
Subject: Re: Update on our [REDACTED] at 404

[REDACTED] and I did not talk again this weekend but he did text me this Saturday after getting home Friday night:

"Hey, man. [REDACTED] & I spent 3 hours talking last night when I got home. We are clear on the process. We will be talking about her Dad tonight and will be calling him to get him clear on the facts!"

I'll follow up with him tomorrow. Let me know if you'd still like me to schedule some time to connect, he's in all week and booked pretty solid but will move things as needed.

Thanks.

[REDACTED]

From: Dave Ramsey <[REDACTED]>
Date: Friday, [REDACTED] at 4:24 PM
To: [REDACTED]
Cc: Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>, Suzanne Simms <Suzannes@daveramsey.com>, Brian Williams <Brian.Williams@daveramsey.com>
Subject: Re: Update on our [REDACTED] at 404

Just let me know what he says. Monday I want to look in their eyes and discuss this

Sent from my iPhone

On Dec 7, 2018, at 4:19 PM, [REDACTED] wrote:

I'm about to call [REDACTED] he could not talk until now. Last he told me [REDACTED] was not coming to dinner or party with everything happening but if she is now (I'll ask him) I agree that is not an option.

From: Dave Ramsey
Sent: Friday, [REDACTED] 4:14:44 PM
To: [REDACTED]
Cc: Jennifer Sievertsen; Suzanne Simms; Brian Williams
Subject: FW: Update on our [REDACTED] at 404

So [REDACTED] and [REDACTED] in the same dinner for the [REDACTED]?

I think she and [REDACTED] should both know of the call and the accusations.

Dave Ramsey, CEO

Ramsey Solutions

Visit www.DaveRamsey.com

615-371-8881

<image001.png>

From: [REDACTED]

Sent: Friday, [REDACTED] 3:50 PM

Subject: Update on our [REDACTED] at 404

Hi everyone,

I wanted to send a few quick updates on our dinner coming up next week. Since we had to put a down payment to reserve the room, we worked out an arrangement with Debbie to reimburse the company after the dinner. So, no one will need to pay for dinner night of. Here's how it will work:

They waved the minimum to book the room, so it's going to be \$125 per person. That means each couple will owe an additional \$125 on top of their Ramsey gift. If you both work for Ramsey, you won't owe anything.

I'll collect the \$125 we got today, plus a check or cash for the additional \$125 between now and Monday after the [REDACTED] to turn in to Debbie.

I attached the menu, which is a 3-course tasting menu. The \$125 includes the menu, two glasses of wine and the tax and gratuity.

If you'd like any cocktails or wine outside of what's included, you'll be able to open a separate tab with the servers.

As a reminder, cocktails start at 5 and dinner is at 5:30.

If you have any questions or need anything at all, please let me know! Looking forward to celebrating a great year with everyone!

www.daveramsey.com

From: [REDACTED]

[REDACTED]

Hi everyone,

As you all know, we have a private room reserved at 404 Kitchen before the [REDACTED] for our group. We wanted to make sure everyone has the details for the evening.

Cocktails will start at 5, and we'll sit for dinner at 5:30. Be on the lookout for a calendar invite! They're still working on their winter menu, so I'll send info on the menu once I have it.

Now for the money talk... we have to meet a minimum of \$5,600 + tax and gratuity because of the private space. We did the math and each couple will owe roughly \$180 in addition to the \$125 we'll get from Dave and the board. We're working with accounting on how to make this work but wanted to give you all a heads up so you can budget accordingly.

Please let me know if you have any questions or concerns. Look forward to celebrating with everyone!

[REDACTED]

[REDACTED]

www.daveramsey.com

From: [REDACTED]

To: Dave Ramsey [REDACTED]

Cc: Suzanne Simms <Suzannes@daveramsey.com>

Subject: Re: [REDACTED] conversation tomorrow

Date: Mon [REDACTED] 5:02 +0000

Importance: Normal

Inline-Images: image001.png

Might make sense for [REDACTED] to be in there? [REDACTED] has kept him up to speed on things...

[REDACTED]

From: Dave Ramsey <[REDACTED]>

Date: Monday, [REDACTED] at 1:32 PM

To: [REDACTED]

Cc: Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>, Suzanne Simms <Suzannes@daveramsey.com>, Brian Williams <Brian.Williams@daveramsey.com>

Subject: RE: [REDACTED] conversation tomorrow

I think all of us in there.

I think you give her a full run down of exactly what was said in the call. Watch her reaction.

Dave Ramsey, CEO

Ramsey Solutions

Visit www.DaveRamsey.com

615-371-8881



From: [REDACTED]

Sent: Monday, [REDACTED] 1:31 PM

To: Dave Ramsey <[REDACTED]>

Cc: Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>; Suzanne Simms <Suzannes@daveramsey.com>; Brian Williams <Brian.Williams@daveramsey.com>

Subject: [REDACTED] conversation tomorrow

Dave,

Looks like we can sit down with you, [REDACTED] and [REDACTED] tomorrow at 11:30 in Suzanne's meeting. 2 questions on that:

1. Who all do you want in there? Everyone on this email + them or were you thinking of a smaller group for that?
2. I meet with [REDACTED] at 4 today for our regular meeting and was going to give her a heads up on the phone call Friday. Would you rather I wait and you bring it up with her for the first time in that meeting tomorrow?

Thanks.

[REDACTED]

From: Dave Ramsey <[REDACTED]>
Date: Monday, [REDACTED] at 7:44 AM
To: [REDACTED]
Cc: Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>, Suzanne Simms <Suzannes@daveramsey.com>, Brian Williams <Brian.Williams@daveramsey.com>
Subject: Re: Update on our [REDACTED] at 404

Sob

Sent from my iPhone

On [REDACTED] at 7:40 AM, [REDACTED] wrote:

Got it.

Also, I spoke to Armando Friday evening. Apparently around the same time her dad left a VM in customer care that was forwarded to me, he left one for Armando. Armando called him back around 4:30 and Ron told him he and I already spoke. Armando said ok good, sounds like it's take care of and Ron said I'd actually like to share some information with you and went into the whole deal. I was able to talk Armando through the situation and it sounds like he handled it very well on the phone.

All of that to say, I don't know who else this guy might have left messages for and he didn't mention that in the call with me or Armando...

Melissa Wilhoite and Armando know that if anything additional comes to them or their teams to send to me ASAP.

[REDACTED]

From: Dave Ramsey
Sent: Monday, [REDACTED] 6:27:44 AM
To: [REDACTED] Jennifer Sievertsen
Cc: Suzanne Simms; Brian Williams
Subject: RE: Update on our [REDACTED] at 404

Cant, but in then next few. Put in Brian or Suzannes meeting tomorrow.

Dave Ramsey, CEO
Ramsey Solutions

Visit www.DaveRamsey.com

615-371-8881

<image001.png>

From: [REDACTED]
Sent: Monday, [REDACTED] 6:27 AM
To: Dave Ramsey <[REDACTED]>; Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>
Cc: Suzanne Simms <Suzannes@daveramsey.com>; Brian Williams <Brian.Williams@daveramsey.com>
Subject: Re: Update on our [REDACTED]

I know. It's unreal. The more I think about that conversation the more pissed I get – and to do it all in the name of “loving [REDACTED] and Gods will”

I can work with Abby and Patti to get this scheduled. Do you want to do it today?

Thanks.

From: Dave Ramsey
Sent: Monday, [REDACTED] 11:21:45 AM
To: Jennifer Sievertsen
Cc: [REDACTED]; Suzanne Simms; Brian Williams
Subject: RE: Update on our [REDACTED]

Believable. Well, I will hit the two of them together with [REDACTED] accusations. Again it will cause them to be hyper diligent about optics and it is fair for them to both know this a hole is out there running them down with no proof and making up false witnesses inside RS.

He is apparently a drama queen and makes up his story as he goes. I actually think what his lying and trying to tattle tale is worse than actually having an affair. Grrrrrr What good does he think is going to come of this? [REDACTED] gets fired for a false accusation. How does that help [REDACTED] People are stupid.

Dave Ramsey, CEO
Ramsey Solutions
Visit www.DaveRamsey.com
615-371-8881
<image001.png>

From: Jennifer Sievertsen
Sent: Monday, [REDACTED] 6:16 AM
To: Dave Ramsey [REDACTED]
Cc: [REDACTED]; Suzanne Simms <Suzannes@daveramsey.com>; Brian Williams <Brian.Williams@daveramsey.com>
Subject: Re: Update on our [REDACTED] at 404

I did not talk to her about [REDACTED] calling on Friday.

Her response was very concerned and upset that we had to have the conversation. That absolutely nothing inappropriate had happened at any point but she acknowledged that she had been a sounding board for [REDACTED] when she shouldn't have been. We talked a long time about needing to protect against the appearance or even the question that they might be more than colleagues and that means she had to shut down any conversation [REDACTED] brings up about his troubles in his marriage and point him back to [REDACTED] for those conversations. She circled back to me the next morning to repeat how sorry she was that we even had to have the conversation and to reiterate how important this place is to her and her commitment to make sure she protects against any appearance of inappropriateness between the two of them.

Sent from my iPhone

On [REDACTED], at 6:07 AM, Dave Ramsey <[REDACTED]> wrote:

Did you talk to her about [REDACTED] [REDACTED] calling Friday?

Dave Ramsey, CEO
Ramsey Solutions
Visit www.DaveRamsey.com
615-371-8881
<image001.png>

From: Jennifer Sievertsen
Sent: Monday, [REDACTED] 5:03 AM
To: Dave Ramsey <[REDACTED]>
Cc: [REDACTED]; Suzanne Simms <Suzannes@daveramsey.com>; Brian Williams <Brian.Williams@daveramsey.com>
Subject: Re: Update on our [REDACTED] Dinner at 404

I did talk to [REDACTED] about the accusation that [REDACTED] made (sorry if I didn't make that clear) and she's heard the message loud and clear about keeping her guard up and being very careful to keep contact at a minimum.

Sent from my iPhone

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Yea, sometime I want him and [REDACTED] in a room with me so they hear the allegations (her for the first time)which at a minimum gives them reason to be ultra conservative in their contact. At a maximum...if there is something going on they will have been confronted. God protect us.

Dave Ramsey, CEO
Ramsey Solutions
Visit www.DaveRamsey.com
615-371-8881

<image001.png>

From: [REDACTED]
Sent: Sunday, [REDACTED] 10:02 PM
To: Dave Ramsey [REDACTED]
Cc: Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>; Suzanne Simms <Suzannes@daveramsey.com>; Brian Williams <Brian.Williams@daveramsey.com>
Subject: Re: Update on our [REDACTED] at 404

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"Hey, man. [REDACTED] & I spent 3 hours talking last night when I got home. We are clear on the process. We will be talking about her Dad tonight and will be calling him to get him clear on the facts!"

I'll follow up with him tomorrow. Let me know if you'd still like me to schedule some time to connect, he's in all week and booked pretty solid but will move things as needed.

Thanks.

[REDACTED]

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Date: Friday, [REDACTED] at 4:24 PM
To: [REDACTED]
Cc: Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>, Suzanne Simms <Suzannes@daveramsey.com>, Brian Williams <Brian.Williams@daveramsey.com>
Subject: Re: Update on our [REDACTED] at 404

Just let me know what he says. Monday I want to look in their eyes and discuss this

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Sent: Friday, [REDACTED] 4:14:44 PM
To: [REDACTED]
Cc: Jennifer Sievertsen; Suzanne Simms; Brian Williams
Subject: FW: Update on our [REDACTED] at 404

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I think she and [REDACTED] should both know of the call and the accusations.

Dave Ramsey, CEO
Ramsey Solutions
Visit www.DaveRamsey.com
615-371-8881
<image001.png>

From: [REDACTED]
Sent: Friday, [REDACTED] 3:50 PM

Hi everyone,

I wanted to send a few quick updates on our dinner coming up next week. Since we had to put a down payment to reserve the room, we worked out an arrangement with Debbie to reimburse the company after the dinner. So, no one will need to pay for dinner night of. Here's how it will work:

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[REDACTED]
[REDACTED]
www.daveramsey.com

From: [REDACTED] >

Hi everyone,

As you all know, we have a private room reserved at 404 Kitchen before the [REDACTED] for our group. We wanted to make sure everyone has the details for the evening.

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Please let me know if you have any questions or concerns. Look forward to celebrating with everyone!

[REDACTED]
[REDACTED]
www.daveramsey.com

From: "Dave Ramsey" <[REDACTED]>

To: [REDACTED]

Cc: "Jennifer Sievertsen" <jennifer.sievertsen@daveramsey.com>, "Brian Williams" <Brian.Williams@daveramsey.com>, "Suzanne Simms" <Suzannes@daveramsey.com>

Subject: Re: [REDACTED] update

Date: Tue, 05 Mar 2019 13:28:52 -0000

Importance: Normal

Inline-Images: image001.png

Thanks

Sent from my iPhone

On Mar 5, 2019, at 7:28 AM, [REDACTED] wrote:

Yes, I believe that we have everything they have on [REDACTED]. And I agree with the statement you made about their assessment of him. And I am still going to contact them to try and have one more one on one conversation with the guy who led his group.

Will let you know what I hear back ASAP.

Thanks.

[REDACTED]

From: Dave Ramsey [REDACTED]
Sent: Tuesday, March 5, 2019 5:42 AM
To: [REDACTED]; Jennifer Sievertsen; Brian Williams; Suzanne Simms
Subject: RE: [REDACTED] update

So he stayed there a week and there are only 4 pieces of paper? If we have EVERYTHING they have then I will shut up. We can say before God that we have reviewed the entire file and had conversations with the counselors and while they are recommending follow up they did not determine him to be a mentally ill lying psychopath like [REDACTED] has portrayed. He simply lied out of shame and fear of being fired which is actually what a normal human does.

Dave Ramsey, CEO
Ramsey Solutions
Visit www.DaveRamsey.com
615-371-8881
<image001.png>



From: [REDACTED]
Sent: Monday, March 4, 2019 10:31 PM
To: Dave Ramsey <[REDACTED]>; Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>; Brian Williams <Brian.Williams@daveramsey.com>; Suzanne Simms <Suzannes@daveramsey.com>
Subject: [REDACTED] update

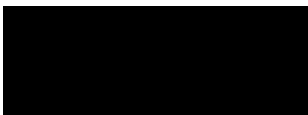
Wanted to bring everyone up to date on what I've learned from [REDACTED] since last week.

I reached out to 2 different people there. I spoke on the phone to the lady we booked the week for [REDACTED] with and also followed up with the lady who sent the files to me after [REDACTED] was there. Both said the same thing, that they have given us copies of all the files they have from [REDACTED] [REDACTED] [REDACTED]. These are the same files they keep for all group programming attendees. Only attendees who go through their individual intensive program get an individual summary from [REDACTED]

Only other thing I think we could do is ask them if they would have the guy who led [REDACTED] contact me and have a conversation with him. I can see if there's anything additional he can share with me outside of what they sent over. He's the guy that called me about 4 days in and actually did give some level of detail. He's also the one who recommended an individual intensive as part of [REDACTED] continued care plan.

Let me know if you all think I should reach back out to them about trying to set up that call.

Thanks,



From: "Dave Ramsey" <[REDACTED]>
To: [REDACTED] "Jennifer Sievertsen"
<jennifer.sievertsen@daveramsey.com>, "Brian Williams"
<Brian.Williams@daveramsey.com>, "Suzanne Simms" <Suzannes@daveramsey.com>

Subject: RE: [REDACTED] update

Date: Tue, 05 Mar 2019 11:42:51 -0000

Importance: Normal

Inline-Images: image001.png

So he stayed there a week and there are only 4 pieces of paper? If we have EVERYTHING they have then I will shut up. We can say before God that we have reviewed the entire file and had conversations with the counselors and while they are recommending follow up they did not determine him to be a mentally ill lying psychopath like [REDACTED] has portrayed. He simply lied out of shame and fear of being fired which is actually what a normal human does.

Dave Ramsey, CEO
Ramsey Solutions
Visit www.DaveRamsey.com
615-371-8881



From: [REDACTED]
Sent: Monday, March 4, 2019 10:31 PM
To: Dave Ramsey <[REDACTED]>; Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>; Brian Williams <Brian.Williams@daveramsey.com>; Suzanne Simms <Suzannes@daveramsey.com>
Subject: [REDACTED] update

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Only other thing I think we could do is ask them if they would have the guy who led [REDACTED] group contact me and have a conversation with him. I can see if there's anything additional he can share with me outside of what they sent over. He's the guy that called me about 4 days in and actually did give some level of detail. He's also the one who recommended an individual intensive as part of [REDACTED] continued care plan.

Let me know if you all think I should reach back out to them about trying to set up that call.

Thanks,

[REDACTED]



From: [REDACTED]

To: Dave Ramsey <[REDACTED]>, Jennifer Sievertsen
<jennifer.sievertsen@daveramsey.com>, Brian Williams
<Brian.Williams@daveramsey.com>, Suzanne Simms <Suzannes@daveramsey.com>

Subject: Re: [REDACTED] update

Date: Tue, 5 Mar 2019 13:28:06 +0000

Importance: Normal

Inline-Images: image001.png

Yes, I believe that we have everything they have on [REDACTED]. And I agree with the statement you made about their assessment of him. And I am still going to contact them to try and have one more one on one conversation with the guy who led his group.

Will let you know what I hear back ASAP.

Thanks.

[REDACTED]

From: Dave Ramsey <[REDACTED]>
Sent: Tuesday, March 5, 2019 5:42 AM
To: [REDACTED]; Jennifer Sievertsen; Brian Williams; Suzanne Simms
Subject: RE: [REDACTED] update

So he stayed there a week and there are only 4 pieces of paper? If we have EVERYTHING they have then I will shut up. We can say before God that we have reviewed the entire file and had conversations with the counselors and while they are recommending follow up they did not determine him to be a mentally ill lying psychopath like [REDACTED] has portrayed. He simply lied out of shame and fear of being fired which is actually what a normal human does.

Dave Ramsey, CEO
Ramsey Solutions
Visit www.DaveRamsey.com
615-371-8881



From: [REDACTED]
Sent: Monday, March 4, 2019 10:31 PM
To: Dave Ramsey <[REDACTED]>; Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>; Brian Williams <Brian.Williams@daveramsey.com>; Suzanne Simms <Suzannes@daveramsey.com>
Subject: [REDACTED] update

Wanted to bring everyone up to date on what I've learned from [REDACTED] since last week.

I reached out to 2 different people there. I spoke on the phone to the lady we booked the week for [REDACTED] with and also followed up with the lady who sent the files to me after [REDACTED] was there. Both said the same thing, that they have given us copies of all the files they have from [REDACTED] time at [REDACTED]. These are the same files they keep for all group programming attendees. Only attendees who go through their individual intensive program get an individual summary from [REDACTED]

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Let me know if you all think I should reach back out to them about trying to set up that call.

Thanks,

[REDACTED]

[REDACTED]

From: [REDACTED]

To: Dave Ramsey <[REDACTED]>

Cc: Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>, Brian Williams <Brian.Williams@daveramsey.com>, Suzanne Simms <Suzannes@daveramsey.com>

Subject: Re: [REDACTED] update

Date: Mon, 11 Mar 2019 16:35:59 +0000

Importance: Normal

Quick update on this, my primary contact at [REDACTED] was out of the office all week last week and got back to me this morning. She has left word for [REDACTED] counselor to reach out to me. She said it's not something that they typically do so they won't require him to do this, but she thought he would. I'll let you all know when and what I hear from him.

Thanks.

[REDACTED]

From: Dave Ramsey <[REDACTED]>

Date: Tuesday, March 5, 2019 at 7:28 AM

To: [REDACTED]

Cc: Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>, Brian Williams <Brian.Williams@daveramsey.com>, Suzanne Simms <Suzannes@daveramsey.com>

Subject: Re: [REDACTED] update

Thanks

Sent from my iPhone

On Mar 5, 2019, at 7:28 AM, [REDACTED] wrote:

Yes, I believe that we have everything they have on [REDACTED]. And I agree with the statement you made about their assessment of him. And I am still going to contact them to try and have one more one on one conversation with the guy who led his group.

Will let you know what I hear back ASAP.

Thanks.

[REDACTED]

From: Dave Ramsey <[REDACTED]>

Sent: Tuesday, March 5, 2019 5:42 AM

To: [REDACTED]; Jennifer Sievertsen; Brian Williams; Suzanne Simms

Subject: RE: [REDACTED] update

So he stayed there a week and there are only 4 pieces of paper? If we have EVERYTHING they have then I will shut up. We can say before God that we have reviewed the entire file and had conversations with the counselors and while they are recommending follow up they did not determine him to be a mentally ill lying psychopath like [REDACTED] has portrayed. He simply lied out of shame and fear of being fired which is actually what a normal human does.

Dave Ramsey, CEO
Ramsey Solutions
Visit www.DaveRamsey.com
615-371-8881
<image001.png>

From: J [REDACTED]
Sent: Monday, March 4, 2019 10:31 PM
To: Dave Ramsey <[REDACTED]>; Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>; Brian Williams <Brian.Williams@daveramsey.com>; Suzanne Simms <Suzannes@daveramsey.com>
Subject: [REDACTED] update

Wanted to bring everyone up to date on what I've learned from [REDACTED] since last week.

I reached out to 2 different people there. I spoke on the phone to the lady we booked the week for [REDACTED] with and also followed up with the lady who sent the files to me after [REDACTED] was there. Both said the same thing, that they have given us copies of all the files they have from [REDACTED] time at [REDACTED]. These are the same files they keep for all group programming attendees. Only attendees who go through their individual intensive program get an individual summary from [REDACTED].

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Let me know if you all think I should reach back out to them about trying to set up that call.

Thanks,

[REDACTED]

From: [REDACTED]
To: Dave Ramsey <[REDACTED]>, [REDACTED],
[REDACTED], Suzanne Simms <Suzannes@daveramsey.com>,
Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>, Brian Williams
<Brian.Williams@daveramsey.com>
Cc: Dave Ramsey <[REDACTED]>
Subject: Re: Update 4/24
Date: Wed, 24 Apr 2019 23:17:21 +0000
Importance: Normal
Inline-Images: image001.png

We discussed telling RSL first, want to still do that after staff or Devo before announcing to the whole team or just handle it all at once?

[REDACTED]

From: Dave Ramsey <[REDACTED]>
Sent: Wednesday, April 24, 2019 5:25 PM
To: [REDACTED]; Suzanne Simms; Jennifer Sievertsen; [REDACTED]; Brian Williams
Cc: Dave Ramsey
Subject: RE: Update 4/24

Monday May 6 upon return from Entre I need to make an announcement re: [REDACTED]

[REDACTED]

Someone please put on the agenda for me.

Dave Ramsey, CEO
Ramsey Solutions
Visit www.DaveRamsey.com
615-371-8881



From: Dave Ramsey <[REDACTED]>

To: [REDACTED], Brian Williams
<Brian.Williams@daveramsey.com>, Dave Ramsey <[REDACTED]@daveramsey.com>,
Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>, [REDACTED]
<[REDACTED]>, Suzanne Simms <Suzannes@daveramsey.com>

Subject:

Date: Thu, 28 Feb 2019 15:13:41 +0000

Importance: Normal

Inline-Images: image001.png

[REDACTED]

If you are coming back to the office starting tomorrow we all need to be on the same page as to what we are telling team members about your absence and your upcoming divorce.

A good rule of thumb we use on communicating difficult stories is that we share most with people closest and least with people in the outer rings of relationship and need to know. So for instance:

1. Staff meeting is a vague no details news report
2. RSL gets much more info
3. Your team and [REDACTED] is probably full disclosure or close
4. Operating Board already knows everything

It is better to answer curious minds before they think too long on questions they have and that preempts them thinking things are worse than they actually are.

Nothing is on fire, but I am suggesting working on this before it sneaks up on us.

Gang, Please gather around [REDACTED] tomorrow and talk through what you think the narrative should be in different cases. Remember our principle is to slightly over share but never to the point of shaming or harming internal brand to the point of hurting effectiveness.

I can certainly navigate these meetings with you when we do them. Sadly I am rather experienced at this.

Dave Ramsey, CEO
Ramsey Solutions
Visit www.DaveRamsey.com
615-371-8881



From: "Dave Ramsey" <[REDACTED]>
To: "[REDACTED]", "Suzanne Simms" <Suzannes@daveramsey.com>, "Jennifer Sievertsen" <jennifer.sievertsen@daveramsey.com>, "[REDACTED]" <[REDACTED]>, "Brian Williams" <Brian.Williams@daveramsey.com>
Cc: "Dave Ramsey" <[REDACTED]>
Subject: RE: Update 4/24
Date: Wed, 24 Apr 2019 22:25:31 -0000
Importance: Normal
Inline-Images: image001.png

Monday May 6 upon return from Entre I need to make an announcement re: [REDACTED]

[REDACTED]

Someone please put on the agenda for me.

Dave Ramsey, CEO
Ramsey Solutions
Visit www.DaveRamsey.com
615-371-8881



From: [REDACTED]
Sent: Wednesday, April 24, 2019 5:16 PM
To: Dave Ramsey <[REDACTED]>; Suzanne Simms <Suzannes@daveramsey.com>; Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>; [REDACTED]; Brian Williams <Brian.Williams@daveramsey.com>
Subject: Update 4/24

Hello, everyone. I wanted to check in and give everyone an update.

[REDACTED]:

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Thanks for your prayers and support! I appreciate all of you!

[REDACTED]

From: "Dave Ramsey" <[REDACTED]>
To: [REDACTED]
Cc: "Brian Williams" <Brian.Williams@daveramsey.com>, "Dave Ramsey" <[REDACTED]>, "Jen Sievertsen" <jennifer.sievertsen@daveramsey.com>, [REDACTED], "Suzanne Simms" <Suzannes@daveramsey.com>

Date: Sat, 14 Dec [REDACTED] 13:34:53 -0000

Importance: Normal

Inline-Images: image001.png

[REDACTED]

I woke up this morning thinking about you. Sadness that your marriage ended. Sadness for all the hell you and [REDACTED] have been through in the last year. And yet a sense of freedom, cleanliness, release. You are free from all the shame, guilt, fear and worry about the past. It is OVER. You should feel lighter, like a huge weight has been removed. A big new chapter is about to open up for you. You will be more authentic, less guarded and no longer looking over your shoulder for what [REDACTED] or her family will pull next. You are FREE. [REDACTED] was the worst year and 20[REDACTED] has all the ingredients to be the best year of your life. With all this manure there must be a pony in there somewhere.

This is the year you find a church and a pastor where you go deep in your faith. This is the quarter you go back to [REDACTED] to find some closure to move forward. This is the year you wait to date until you experience healing from the [REDACTED] of [REDACTED]. This is the year your Ramsey Family continues to walk the rest of this path with you. Got your six. Always have.

Dave Ramsey, CEO
Ramsey Solutions
Visit www.DaveRamsey.com



From: "Dave Ramsey" <[REDACTED]>
To: "Sharon Ramsey" <[REDACTED]>
Subject: FW: [REDACTED]
Date: Thu, 23 Jan 2020 13:02:20 -0000
Importance: Normal
Inline-Images: image002.png; image001.png

Dave Ramsey, CEO
Ramsey Solutions
Visit www.DaveRamsey.com



From: [REDACTED]
Sent: Wednesday, January 22, 2020 9:57 PM
To: Dave Ramsey <[REDACTED]>; Suzanne Simms <Suzannes@daveramsey.com>; Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>; Brian Williams <Brian.Williams@daveramsey.com>
Subject: Re: [REDACTED]

Just a quick follow up to my email last week... [REDACTED] came to [REDACTED] on Sunday with us and loved it. It was cool to see him really engaged there. He had his hands up and tears in his eyes during the worship. He's mentioned the service to me now 3 separate times since about how great it was... I told him today the good news is it's like that every Sunday to come on back! We have our next community group meeting Sunday night and he's told me he wants to come so I reminded him about it tonight.

Also, wanted to let you know I followed up with him today about [REDACTED] and he confirmed the 3rd week of July is good for him. I told Abby and she has reached out to them to lock that week in for him which should be done by end of this week.

Thanks,

[REDACTED]

From: [REDACTED]
Date: Wednesday, January 15, 2020 at 3:22 PM
To: Dave Ramsey <[REDACTED]>, Suzanne Simms <Suzannes@daveramsey.com>, Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>, Brian Williams <Brian.Williams@daveramsey.com>
Subject: [REDACTED]

FYI, I took [REDACTED] to lunch today and we had a really good talk.



He's coming with us to [REDACTED] this Sunday morning. I also invited him to join the community group that [REDACTED] and I are leading through [REDACTED] which meets on Sunday nights, he said he was in for that too. Will keep you posted, but he sounded sincere about wanting to plug in.

Also, [REDACTED] just sent us the 2 weeks in July they still have open for the intensive he needs to do. I just sent him those dates. He is supposed to have the [REDACTED] for 2 weeks in July which is great. Parenting time for the summer is not scheduled yet so he's going to get with [REDACTED] now so they can go ahead and make a plan for July. As soon as they confirm that, we'll get [REDACTED] confirmed.

I also really challenged him regarding relationships and reminded him now is the time to be vigilant. Divorce is done, he is single and he has to be *extremely* careful and have his guard up all the time. He responded well. [REDACTED] and I will continually be checking in on him with this and we have plans for me or [REDACTED]

Just wanted to pass along that update.

Praying for you all that the time there this week is very productive and fruitful!

From: Dave Ramsey <[REDACTED]>
Date: Thursday, January 9, 2020 at 10:00 AM
To: [REDACTED], Suzanne Simms <Suzannes@daveramsey.com>, Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>, Brian Williams <Brian.Williams@daveramsey.com>
Subject: RE:

He has kicked this can down the road a long way. I will not accept him going longer that Summer. He still has serious issues on the need to appear perfect....lack of authenticity which lead to deception before....that has to be cleaned up.

Brian [REDACTED] Also circle up with him on being VERY clean and pure in any relationships with ladies. He does not need to make it this far and mess up. He is in a danger zone. Could easily let his guard down now that the divorce is final and the big threat is gone.

Dave Ramsey, CEO
Ramsey Solutions
Visit www.DaveRamsey.com



From: [REDACTED]
Sent: Thursday, January 9, 2020 7:21 AM
To: Dave Ramsey <[REDACTED]>; Suzanne Simms <Suzannes@daveramsey.com>
Subject: Re:

asked him about it this week and said he wanted to go this summer so that he doesn't cram an week in the middle of a busy month. The summer will slow down so he will have down time to process in the days and weeks after being there.

and I meet today and we will try to nail down which week is best so we can block it on his calendar and I'll reach out to onsite and get it confirmed.

[REDACTED]

From: Dave Ramsey [REDACTED]
Sent: Thursday, January 9, 2020 7:13 AM
To: [REDACTED] Suzanne Simms
Subject:

When is [REDACTED] going back to [REDACTED]

Sent from my iPhone

From: "Dave Ramsey" [REDACTED]
To: "Sharon Ramsey" [REDACTED]
Subject: FW: [REDACTED]
Date: Thu, 16 Jan 2020 10:37:50 -0000
Importance: Normal
Inline-Images: image002.png; image001.png

Dave Ramsey, CEO
Ramsey Solutions
Visit www.DaveRamsey.com



From: [REDACTED]
Sent: Wednesday, January 15, 2020 3:23 PM
To: Dave Ramsey <[REDACTED]>; Suzanne Simms <Suzannes@daveramsey.com>; Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>; Brian Williams <Brian.Williams@daveramsey.com>
Subject: [REDACTED]

FYI, I took [REDACTED] to lunch today and we had a really good talk.

He's coming with us to [REDACTED] this Sunday morning. I also invited him to join the community group that [REDACTED] and I are leading through [REDACTED] which meets on Sunday nights, he said he was in for that too. Will keep you posted, but he sounded sincere about wanting to plug in.

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[REDACTED]

Just wanted to pass along that update.

Praying for you all that the time there this week is very productive and fruitful!

[REDACTED]

From: Dave Ramsey <[REDACTED]>
Date: Thursday, January 9, 2020 at 10:00 AM
To: [REDACTED], Suzanne Simms <Suzannes@daveramsey.com>, Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>, Brian Williams <Brian.Williams@daveramsey.com>
Subject: RE:

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Dave Ramsey, CEO
Ramsey Solutions
Visit www.DaveRamsey.com



From: [REDACTED]
Sent: Thursday, January 9, 2020 7:21 AM
To: Dave Ramsey <[REDACTED]>; Suzanne Simms <Suzannes@daveramsey.com>
Subject: Re:

[REDACTED] asked him about it this week and [REDACTED] said he wanted to go this summer so that he doesn't cram an [REDACTED] week in the middle of a busy month. The summer will slow down so he will have down time to process in the days and weeks after being there.

[REDACTED] and I meet today and we will try to nail down which week is best so we can block it on his calendar and I'll reach out to [REDACTED] and get it confirmed.

[REDACTED]

From: Dave Ramsey <[REDACTED]>
Sent: Thursday, January 9, 2020 7:13 AM
To: [REDACTED] Suzanne Simms
Subject:

When is [REDACTED] going back to [REDACTED]

Sent from my iPhone

From: Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>
To: Mark Floyd <Mark.Floyd@daveramsey.com>
Subject: FW: [REDACTED] Situation
Date: Mon, 21 Oct [REDACTED] 17:07:48 -0500
Importance: Normal

Notes from meeting [REDACTED]

From: Jen Sievertsen <jennifer.sievertsen@daveramsey.com>
Date: Friday, [REDACTED] [REDACTED] at 1:40 PM
To: Operating Board <OperatingBoard@daveramsey.com>
Subject: [REDACTED] Situation

Here's an overview of what we've dealt with the last day with [REDACTED] and where we landed (overview for Mayfield/Winston/Rachel):

- Last summer [REDACTED] began talking to [REDACTED] about his marriage issues. He also spoke with Dave to tell him about it. [REDACTED] painted [REDACTED] as completely crazy. We believed him.
- Just prior to Thanksgiving, [REDACTED] called [REDACTED] accusing [REDACTED] of having an affair with [REDACTED] after listening to a conversation [REDACTED] had with [REDACTED] ([REDACTED] tapped [REDACTED] phone). The conversation was 99% [REDACTED] spewing to [REDACTED] about his horrible marriage and how crazy [REDACTED] is. 1% was [REDACTED] telling [REDACTED] that she looked good in her shirt and that he missed seeing her the last few days and he missed seeing her within a few hours of waking up.
 - [REDACTED] and Brian spoke with [REDACTED] and asked him if there was an affair – he said no – and admonished him for going to any female to complain about his marriage.
 - Jen spoke with [REDACTED] and told her it was inappropriate for any man to talk to her about their marriage issues or compliment her like that. She has to shut it down immediately with anyone and especially with [REDACTED]. She needed to be on extra guard since he's so wounded right now and so is [REDACTED] as she's [REDACTED].
 - Dave, [REDACTED] Brian, Suzanne and Jen met with [REDACTED] to re-emphasize all of these points AND we determined we'd put extra people [REDACTED]

- [REDACTED]
[REDACTED] to meet with Dave. She met with Dave, [REDACTED] and Brian W and was very emotional and all over the place with her accusations against [REDACTED]. Called in [REDACTED] to try and get to truth but it was still very messy and [REDACTED] was denying what she said. [REDACTED] said he admitted all of this to their elders.
- [REDACTED] were supposed to meet with their pastor and elders last night at 6:30pm. Dave asked that the meeting be moved to our office since they seemed to be the third party that could confirm or deny what [REDACTED] was saying. Jen joined the meeting.
- The elders quickly confirmed that [REDACTED] had a sexual affair [REDACTED] years ago with a team member here. He "rekindled it" emotionally [REDACTED] when [REDACTED] was diagnosed. It ended when someone from here (not



sure who) called [REDACTED] and she confronted him. They walked with their church elders to process it at the time. [REDACTED] admitted this once confronted.

- For the past 4-ish years, [REDACTED]
[REDACTED] It ended in September. [REDACTED] discovered it 2-ish weeks ago as her [REDACTED]
[REDACTED] have been walking through a healing process and began telling [REDACTED] the details. [REDACTED] also admitted this in front of us once he was confronted by the elders.
- [REDACTED] and Dave met with [REDACTED] before board meeting this morning and he was very broken and admitted again to the two situations. Said there was nothing else.
- Met with board this morning and recapped all of above then [REDACTED] joined and [REDACTED]
[REDACTED] All got rehashed again and board members asked many questions. The only new information was that [REDACTED] [REDACTED] [REDACTED] but there was never any touching or any outside of work contact (both were at a few [REDACTED]). No contact since. This is the only piece of info that [REDACTED] has proactively provided vs "getting caught" on the other stuff.
- We gave [REDACTED] every opportunity to tell us if there was ANYTHING else and he said no.

What we decided today as a board:

- The physical affair was over a [REDACTED] ago and that matters (it wasn't recent) and the recent affair was emotional and some touching. [REDACTED] has been here [REDACTED] years and that matters in how we deal with this.
- [REDACTED] will go on [REDACTED] with extra reinforcement [REDACTED]).
- As soon as [REDACTED] [REDACTED] is over, he will go on sabbatical for at least the month of February.
- Completely [REDACTED] for an additional 6 months.
- Walks a healing path that we help put together with counselors, 1-2 weeks at [REDACTED], some time with [REDACTED]
[REDACTED], etc. All will report back to us so that we're all hearing/seeing the same things.
- If anything else comes out that he hasn't already told us, we will fire him.
- If he is not healing and we can't rebuild trust in him, he won't be able to stay and we may make that determination at any point. This decision is the decision for today, but there's no guarantee he makes the turn needed to be able to stay long term. It does give us a little bit of runway to make alternate plans.

Jen Sievertsen | Chief Marketing Officer
Ramsey Solutions
1749 Mallory Lane, Brentwood, TN 37027
T: 615.371.8881 [REDACTED]

From: "[REDACTED]" <[REDACTED]>
To: Suzanne Simms <Suzannes@daveramsey.com>
Subject: Re: [REDACTED] conversation today
Date: Sat, 24 Oct 2020 17:23:15 -0500
Importance: Normal



Sent from my iPhone

On Oct 24, 2020, at 4:25 PM, Suzanne Simms <Suzannes@daveramsey.com> wrote:

I went up to BB this morning and hung out [REDACTED]
[REDACTED] Business as usual. You'd never know he'd had that conversation yesterday. [REDACTED]
[REDACTED] 🙄

Suzanne Simms
SEVP, Consumer Division
Ramsey Solutions

From: [REDACTED]
Sent: Saturday, October 24, 2020 7:24:06 AM
To: Dave Ramsey <[REDACTED]>; Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>; Brian Williams <Brian.Williams@daveramsey.com>; Suzanne Simms <Suzannes@daveramsey.com>
Cc: Daniel Ramsey <daniel.ramsey@daveramsey.com>; Herb Jenkins <herb.jenkins@daveramsey.com>; Mark Floyd <Mark.Floyd@daveramsey.com>
Subject: Re: [REDACTED] conversation today

Completely agree... just feeling sad about all of it.

[REDACTED]

From: Dave Ramsey <[REDACTED]>
Sent: Saturday, October 24, 2020 5:31 AM
To: [REDACTED] Jennifer Sievertsen; Brian Williams; Suzanne Simms
Cc: Daniel Ramsey; Herb Jenkins; Mark Floyd
Subject: RE: [REDACTED] conversation today

Sad. That conversation was the right thing to do. Thanks

Dave Ramsey, CEO
Ramsey Solutions
Visit www.DaveRamsey.com
615-371-8881



<image001.png>

From: [REDACTED]
Sent: Friday, October 23, 2020 2:24 PM
To: Dave Ramsey <[REDACTED]>; Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>; Brian Williams <Brian.Williams@daveramsey.com>; Suzanne Simms <Suzannes@daveramsey.com>
Subject: [REDACTED] conversation today

All,

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Thanks.

[REDACTED]

From: Brian Williams <Brian.Williams@daveramsey.com>
To: Suzanne Simms <Suzannes@daveramsey.com>, [REDACTED],
<[REDACTED]>, Dave Ramsey <[REDACTED]>, Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>
Cc: Daniel Ramsey <daniel.ramsey@daveramsey.com>, Herb Jenkins <herb.jenkins@daveramsey.com>, Mark Floyd <Mark.Floyd@daveramsey.com>
Subject: Re: [REDACTED] conversation today
Date: Sun, 25 Oct 2020 12:42:17 +0000
Importance: Normal
Inline-Images: image001.png

So disappointing and sad, and yet so much the norm.

BRIAN WILLIAMS
SEVP, Financial Peace | RAMSEY SOLUTIONS
[p] 615-957-4484
[e] brian.williams@daveramsey.com

From: Suzanne Simms <Suzannes@daveramsey.com>
Sent: Saturday, October 24, 2020 4:25:53 PM
To: [REDACTED]; Dave Ramsey <[REDACTED]>; Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>; Brian Williams <Brian.Williams@daveramsey.com>
Cc: Daniel Ramsey <daniel.ramsey@daveramsey.com>; Herb Jenkins <herb.jenkins@daveramsey.com>; Mark Floyd <Mark.Floyd@daveramsey.com>
Subject: Re: [REDACTED] conversation today

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Suzanne Simms
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Ramsey Solutions

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Subject: Re: [REDACTED] conversation today

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[REDACTED]

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To: [REDACTED] Jennifer Sievertsen; Brian Williams; Suzanne Simms
Cc: Daniel Ramsey; Herb Jenkins; Mark Floyd
Subject: RE: [REDACTED] conversation today

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Dave Ramsey, CEO
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615-371-8881



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To: Dave Ramsey <[REDACTED]>; Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>; Brian Williams <Brian.Williams@daveramsey.com>; Suzanne Simms <Suzannes@daveramsey.com>
Subject: [REDACTED] conversation today

All,

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I'm more convinced than ever after meeting with [REDACTED] that he cannot get the healing he needs to become a healthy whole person while here. There's just too much baggage with the [REDACTED] and his past.

Thanks.

[REDACTED]

From: Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>

To: [REDACTED] Dave Ramsey
<[REDACTED]>, Brian Williams <Brian.Williams@daveramsey.com>, Suzanne Simms <Suzannes@daveramsey.com>

Subject: Re: [REDACTED] conversation today

Date: Fri, 23 Oct 2020 19:45:10 +0000

Importance: Normal

I know that was hard to do. Thanks for having that conversation.

From: [REDACTED]

Date: Friday, October 23, 2020 at 3:24 PM

To: Dave Ramsey <[REDACTED]>, Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>, Brian Williams <Brian.Williams@daveramsey.com>, Suzanne Simms <Suzannes@daveramsey.com>

Subject: [REDACTED] conversation today

All,

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Thanks.

[REDACTED]

From: "Dave Ramsey" <[REDACTED]>
To: [REDACTED]
Subject: FW: [REDACTED] conversation today
Date: Sun, 25 Oct 2020 11:22:27 -0000
Importance: Normal
Inline-Images: image001.png

Dave Ramsey, CEO
Ramsey Solutions
Visit www.DaveRamsey.com
615-371-8881



From: Suzanne Simms <Suzannes@daveramsey.com>
Sent: Saturday, October 24, 2020 4:26 PM
To: [REDACTED]; Dave Ramsey <[REDACTED]>; Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>; Brian Williams <Brian.Williams@daveramsey.com>
Cc: Daniel Ramsey <daniel.ramsey@daveramsey.com>; Herb Jenkins <herb.jenkins@daveramsey.com>; Mark Floyd <Mark.Floyd@daveramsey.com>
Subject: Re: [REDACTED] conversation today

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SEVP, Consumer Division
Ramsey Solutions

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Sent: Saturday, October 24, 2020 7:24:06 AM
To: Dave Ramsey [REDACTED]; Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>; Brian Williams <Brian.Williams@daveramsey.com>; Suzanne Simms <Suzannes@daveramsey.com>
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[REDACTED]

From: Dave Ramsey <[REDACTED]>
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To: [REDACTED] Jennifer Sievertsen; Brian Williams; Suzanne Simms
Cc: Daniel Ramsey; Herb Jenkins; Mark Floyd
Subject: RE: [REDACTED] conversation today

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Dave Ramsey, CEO
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Visit www.DaveRamsey.com
615-371-8881



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Sent: Friday, October 23, 2020 2:24 PM
To: Dave Ramsey <[REDACTED]>; Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>; Brian Williams <Brian.Williams@daveramsey.com>; Suzanne Simms <Suzannes@daveramsey.com>
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Thanks.

[REDACTED]

From: "Dave Ramsey" <[REDACTED]>
To: [REDACTED]
Subject: FW: [REDACTED] conversation today
Date: Sat, 24 Oct 2020 10:31:37 -0000
Importance: Normal
Inline-Images: image001.png

Dave Ramsey, CEO
Ramsey Solutions
Visit www.DaveRamsey.com
615-371-8881



From: [REDACTED]
Sent: Friday, October 23, 2020 2:24 PM
To: Dave Ramsey <[REDACTED]>; Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>; Brian Williams <Brian.Williams@daveramsey.com>; Suzanne Simms <Suzannes@daveramsey.com>
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From: "Dave Ramsey" <[REDACTED]>
To: [REDACTED], "Jennifer Sievertsen" <jennifer.sievertsen@daveramsey.com>, "Brian Williams" <Brian.Williams@daveramsey.com>, "Suzanne Simms" <Suzannes@daveramsey.com>
Cc: "Daniel Ramsey" <daniel.ramsey@daveramsey.com>
Subject: RE: [REDACTED] conversation today
Date: Sat, 24 Oct 2020 00:38:50 -0000
Importance: Normal
Inline-Images: image001.png

Sad

Dave Ramsey, CEO
Ramsey Solutions
Visit www.DaveRamsey.com
615-371-8881



From: [REDACTED]
Sent: Friday, October 23, 2020 2:24 PM
To: Dave Ramsey <[REDACTED]>; Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>; Brian Williams <Brian.Williams@daveramsey.com>; Suzanne Simms <Suzannes@daveramsey.com>
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Thanks.

[REDACTED]

From: Katie Crenshaw <Katie.Crenshaw@daveramsey.com>

To: Luke LeFevre <Luke.LeFevre@daveramsey.com>, Blake Thompson
<blaket@daveramsey.com>, [REDACTED]

Subject: Re: [REDACTED] conversation today

Date: Fri, 23 Oct 2020 20:35:18 +0000

Importance: Normal

Agreed x1000

From: Luke LeFevre <Luke.LeFevre@daveramsey.com>

Date: Friday, October 23, 2020 at 3:33 PM

To: Blake Thompson <blaket@daveramsey.com>, [REDACTED]
[REDACTED]

Subject: Re: [REDACTED] conversation today

Yes. Thanks you guys.

From: Blake Thompson <blaket@daveramsey.com>

Date: Friday, October 23, 2020 at 3:18 PM

To: [REDACTED] <[REDACTED]> [REDACTED]
[REDACTED]

Subject: Re: [REDACTED] conversation today

Wow. Thanks for handling it very well.

Get [Outlook for iOS](#)

From: [REDACTED]

Sent: Friday, October 23, 2020 3:09:37 PM

To: [REDACTED]

Subject: FW: [REDACTED] conversation today

FYI...

[REDACTED]

From: [REDACTED]

Date: Friday, October 23, 2020 at 2:24 PM

To: Dave Ramsey <[REDACTED]>, Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>, Brian Williams <Brian.Williams@daveramsey.com>, Suzanne Simms <Suzannes@daveramsey.com>

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He seemed sad. He said he's been a distraction for 2 years and doesn't want that anymore. He wanted to know what he should do, we said next week should be business as usual for him. We told him we'd keep talking and processing as a board through next week and get back to him by beginning of the following week (which is when we originally had planned to sit with him).

Let me know if you want to connect in person to discuss but that's the overview. It did sound like he wanted to take the weekend and process and may reach out to talk more next week but I'm not going to give him any advice on what he should or shouldn't do. My gut says what he thinks about over the weekend will be more about what exiting looks like than if there's anything he can do to change course.

I'm more convinced than ever after meeting with [REDACTED] that he cannot get the healing he needs to become a healthy whole person while here. There's just too much baggage with the [REDACTED] and his past.

Thanks.

[REDACTED]

From: "Dave Ramsey" <[REDACTED]>
To: "Suzanne Simms" <Suzannes@daveramsey.com>
Subject: Re: [REDACTED] conversation today
Date: Sat, 24 Oct 2020 22:23:16 -0000
Importance: Normal
Inline-Images: image001.png



Sent from my iPhone

On Oct 24, 2020, at 4:25 PM, Suzanne Simms <Suzannes@daveramsey.com> wrote:

I went up to BB this morning and hung out [REDACTED]
[REDACTED] Business as usual. You'd never know he'd had that conversation yesterday. [REDACTED]

Suzanne Simms
SEVP, Consumer Division
Ramsey Solutions

From: [REDACTED]
Sent: Saturday, October 24, 2020 7:24:06 AM
To: Dave Ramsey <[REDACTED]>; Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>; Brian Williams <Brian.Williams@daveramsey.com>; Suzanne Simms <Suzannes@daveramsey.com>
Cc: Daniel Ramsey <daniel.ramsey@daveramsey.com>; Herb Jenkins <herb.jenkins@daveramsey.com>; Mark Floyd <Mark.Floyd@daveramsey.com>
Subject: Re: [REDACTED] conversation today

Completely agree... just feeling sad about all of it.

From: Dave Ramsey <[REDACTED]>
Sent: Saturday, October 24, 2020 5:31 AM
To: [REDACTED] Jennifer Sievertsen; Brian Williams; Suzanne Simms
Cc: Daniel Ramsey; Herb Jenkins; Mark Floyd
Subject: RE: [REDACTED] conversation today

Sad. That conversation was the right thing to do. Thanks

Dave Ramsey, CEO
Ramsey Solutions

Visit www.DaveRamsey.com

615-371-8881

<image001.png>

From: [REDACTED]

Sent: Friday, October 23, 2020 2:24 PM

To: Dave Ramsey <[REDACTED]>; Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>; Brian Williams <Brian.Williams@daveramsey.com>; Suzanne Simms <Suzannes@daveramsey.com>

Subject: [REDACTED] conversation today

All,

Brian and I sat down with [REDACTED] at 1 today for 30 minutes. We just downloaded with Suzanne on it but wanted to send this group an update.

The short version is, [REDACTED] was definitely surprised. He did not see this conversation or where we sit today coming at all. So, as tough as it was, I'm very glad we did it.

I started simply by saying the entire board has ALL the details of the divorce decree and communications since and have been discussing and it's really not good. We talked some about his lack of willingness to just bring us in and always having to find these things out through other sources, etc...

His reaction, almost immediately, was it is well with my soul. He said I'm in as good a place as I've been spiritually in a long time, maybe ever. I want to do what is best for this place first and foremost. He said whatever we do, let's not drag it out let's be direct and move forward. He was definitely processing while talking through it but that was his gut reaction real time in the moment. Not once did he ask a question about whether or not there was anything he could or should do to change the course we are on. Didn't ask if he could speak to the board. He seemed resolved.

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I'm more convinced than ever after meeting with [REDACTED] that he cannot get the healing he needs to become a healthy whole person while here. There's just too much baggage with the [REDACTED] and his past.

Thanks.



From: "Dave Ramsey" [REDACTED]
To: [REDACTED], "Jennifer Sievertsen" <jennifer.sievertsen@daveramsey.com>, "Brian Williams" <Brian.Williams@daveramsey.com>, "Suzanne Simms" <Suzannes@daveramsey.com>
Cc: "Daniel Ramsey" <daniel.ramsey@daveramsey.com>, "Herb Jenkins" <herb.jenkins@daveramsey.com>, "Mark Floyd" <Mark.Floyd@daveramsey.com>
Subject: RE: [REDACTED] conversation today
Date: Sat, 24 Oct 2020 10:31:21 -0000
Importance: Normal
Inline-Images: image001.png

Sad. That conversation was the right thing to do. Thanks

Dave Ramsey, CEO
Ramsey Solutions
Visit www.DaveRamsey.com
615-371-8881



From: [REDACTED]
Sent: Friday, October 23, 2020 2:24 PM
To: Dave Ramsey <[REDACTED]>; Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>; Brian Williams <Brian.Williams@daveramsey.com>; Suzanne Simms <Suzannes@daveramsey.com>
Subject: [REDACTED] conversation today

All,

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I'm more convinced than ever after meeting with [REDACTED] that he cannot get the healing he needs to become a healthy whole person while here. There's just too much baggage with the [REDACTED] and his past.

Thanks.

[REDACTED]

From: [REDACTED]

To: Brian Williams <Brian.Williams@daveramsey.com>, Suzanne Simms
<Suzannes@daveramsey.com>, Jennifer Sievertsen
<jennifer.sievertsen@daveramsey.com>, Dave Ramsey <[REDACTED]>

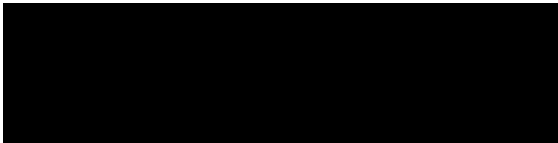
Subject: Re: [REDACTED]

Date: Mon, [REDACTED] 12:00:48 +0000

Importance: Normal

Inline-Images: image001.png

Yes, will be there at 7:45.



From: Brian Williams

Sent: Monday, February 25, 2019 5:52:20 AM

To: Suzanne Simms; Jennifer Sievertsen; Dave Ramsey; [REDACTED]

Subject: Re: [REDACTED]

Yeah, I think I can make it there by 745

BRIAN WILLIAMS

EVP, Financial Peace | RAMSEY SOLUTIONS

[p] 615-957-4484

[e] brian.williams@daveramsey.com

From: Suzanne Simms <suzannes@daveramsey.com>

Sent: Monday, February 25, 2019 5:46 AM

To: Jennifer Sievertsen; Dave Ramsey; Brian Williams; [REDACTED]

Subject: Re: [REDACTED]

I've been up praying about this situation this morning. That God would give us 5 discernment on how to navigate this. We do need to protect our company, brand and investment. This IS weird. It's right to call that out. I'm weary from this thing dragging on so long. We have important work to do and either the enemy is distracting us from that work with this, or God is not letting us drop it because He needs us to do more digging. May He bring to light the full truth regarding [REDACTED]...that we need to know...and may we as leaders have full peace and closure with it as well as renewed faith in God's hand on RS.



As Jen said, we will meet this morning and take your email seriously.

Suzanne Simms
EVP, Consumer Division
Ramsey Solutions

From: Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>
Sent: Monday, February 25, 2019 4:38 AM
To: Dave Ramsey; Brian Williams; [REDACTED] Suzanne Simms
Subject: Re: [REDACTED]

We'll get together first thing this morning on this. We are do deep in this that I really think he's damaged and [REDACTED] is more so and that's why we're seeing what we're seeing.

From: Dave Ramsey <[REDACTED]>
Date: Monday, February 25, 2019 at 3:47 AM
To: Brian Williams <Brian.Williams@daveramsey.com>, Dave Ramsey <[REDACTED]>, Jen Sievertsen <jennifer.sievertsen@daveramsey.com>, [REDACTED]
Suzanne Simms <Suzannes@daveramsey.com>
Subject: [REDACTED]

It is 2:30AM. I cant sleep and I can Always sleep. So either God woke me up or the devil is stealing the joy of my vacation.

1. It does not take a week to set up new phones. That excuse is wearing thin.
2. "Don't come to my hometown for my [REDACTED], neither are [REDACTED] coming to their [REDACTED]" – maybe he was afraid we would find out something.
3. Did we ever get written permission from [REDACTED] to see all the files from [REDACTED] or did he just tell his [REDACTED] to talk to [REDACTED] and then told the [REDACTED] what to tell the people at "work".
4. This one is big:
 - a. [REDACTED] is an incompetent attorney who is simply too lazy or too busy to go nuclear and force the visitation OR
 - b. [REDACTED] knows something very damaging that he has been instructed by his client to not tell us and therefore [REDACTED] is walking on egg shells with visitation so as to make the divorce as quiet as possible and never tell us the "horrific" secret. OR
 - c. [REDACTED] has neutered [REDACTED] so HE is slow walking seeing [REDACTED] and using his inability to contact [REDACTED] as an excuse.

Either [REDACTED] is so emotionally damaged that he cant get two cell phones working in a week and can't get visitation forced within 4 weeks, when really he had NOTHING else to do. Which if this is true we have a guy so damaged and lacking confidence that he may never be the same.

OR he is playing us like we have never been played. These things don't add up. I am afraid we are being played after we were warned that he is a world class liar and manipulator. Maybe he isn't playing us and [REDACTED] is a world class bitch using her own kids as pawns, but before God we owe RS and ourselves the peace of pursuing truth....to ground.

We owe God the diligence to steward a huge situation with wisdom and thoroughness. If it breaks that he has done some huge thing and it looks like we did not dig for truth, and checked boxes, we will not only lose [REDACTED], but will also have a legitimate PR problem of scale because we covered up a horrific act to line our own pocketbooks. The Patriots have huge brand damage because no one would do the hard work of confronting their owner Robert Craft about visiting prostitutes in sleazy massage parlors staffed with sex traffic slaves. Now he is arrested by a sting operation and all the beans are spilled.

When something seems weird, it is usually because it is weird.

1. Suzanne plus one of you: Meet with [REDACTED] in person in the next 48 hours. [REDACTED] does not demand that meeting, YOU DO. This meeting is necessary for [REDACTED] to keep his job, so [REDACTED] needs to make room on his schedule. Get WRITTEN permission for [REDACTED] to disclose EVERYTHING to us in that meeting regarding DCS and why [REDACTED] and [REDACTED] are slow walking the visitation, plus ANY information of ANY kind regarding [REDACTED] character. Then if we have not been lied to light a fire under both their butts. They both need to grow a pair.
2. [REDACTED] plus Jen: in the next 48 hours Get WRITTEN permission for 100% disclosure of all files and counselor interviews at [REDACTED] Read every word of his entire file and if you feel you need to then drive up there and meet with them. All I have seen is a one page thing written by [REDACTED] that looked like a first grader mailing it in bored in class. Plus a few light weight reports by someone freaked that they had to report to us.

I don't want us to look back and feel like we checked the boxes with Attorney disclosure and [REDACTED] info verbally only to realize both were feeding us instructed lines. I would feel like a fool. I just [REDACTED] [REDACTED] one of my [REDACTED] and Sharon gave him a bunch of furniture to start furnishing it and Tammi set him up with a deal with the mattress store....if I find out now that there is more to this story.....

If you can think of something else we should be doing speak up. I am not trying to cause [REDACTED] pain, but when stuff seems weird it is because it is weird.

Dave Ramsey, CEO

Ramsey Solutions

Visit www.DaveRamsey.com

615-371-8881



From: Suzanne Simms <Suzannes@daveramsey.com>

To: Dave Ramsey <[REDACTED]>, Brian Williams
<Brian.Williams@daveramsey.com>, Jennifer Sievertsen
<jennifer.sievertsen@daveramsey.com>, [REDACTED]
<[REDACTED]>

Subject: Re: [REDACTED]

Date: Mon, 25 Feb 2019 21:42:08 +0000

Importance: Normal

Inline-Images: image001.png; image002.png

Dave we did hear you loud and clear. You also asked us if we had other ideas of things we should be doing. We definitely feel this conversation is where to start so we can get even more info. We are ALL done with this situation and the weirdness around it. [REDACTED] needs to feel the urgency to get us the info from [REDACTED] and [REDACTED] that we need.

Suzanne Simms
Executive Vice President
Business to Consumer Products and Services
Ramsey Solutions

From: Ramsey Dave <[REDACTED]>

Date: Monday, February 25, 2019 at 3:29 PM

To: Suzanne Simms <Suzannes@daveramsey.com>, Brian Williams <Brian.Williams@daveramsey.com>, Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>, [REDACTED]
[REDACTED]

Subject: RE: [REDACTED]

Not really what I told you to do. Was I unclear? You chewing [REDACTED] butt does no good whatsoever. He is either not all there right now or he is hiding more crap.

The reason he is so private is he has been lying to us for [REDACTED]. Of course he doesn't communicate well and authentically, he has been living a double life.

Fine to meet with him, but I want in WRITING permission for [REDACTED] and for [REDACTED] to do disclose EVERY detail and I expect them both to do so within 48 hours. I am done. I am done with incompetent lawyers or lawyers that were instructed to give us partial truth.

Dave Ramsey, CEO
Ramsey Solutions
Visit www.DaveRamsey.com
615-371-8881



From: Suzanne Simms

Sent: Monday, February 25, 2019 2:31 PM

To: Dave Ramsey <[REDACTED]>; Brian Williams <Brian.Williams@daveramsey.com>; Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>; [REDACTED]

Subject: Re: [REDACTED]

Dave, the 4 of us are meeting with [REDACTED] at 4p today. We are going to nail his ass to the wall on how his lack of communication and urgency to see his [REDACTED] and move things forward is causing us to lose trust in him and in this process. He is going to walk away from this conversation feeling very loved and cared for...but very clear on how things are going to be [REDACTED] starting now.

The 4 of us prayed together this morning and I believe we have clarity on how to approach this with him.

Once we've talked to him, we will re-group and get back with you on where things stand and what next steps are. I have some theories around why things seem so weird around all of this right now and after we meet with [REDACTED] we'll know if my theories are right or wrong. [REDACTED] is too damn private and trying too damn hard to "not bother us" with communication. He's been that way as long as I've known him. It makes him so uncomfortable that we're so involved in his life right now but he's going to hear loud and clear tonight that he has 15 seconds to get over it.

If he were emailing us and calling us every day with updates, trying to call his [REDACTED] regularly while being careful not to upset the crazy [REDACTED] we'd all feel a LOT better about this situation. His lack of communication and seemingly waiting on us to reach out to him all the time is not working.

[REDACTED] is also emailing and calling [REDACTED] to see what other info they can share with us.

You will hear from one of us again later this evening.

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Executive Vice President
Business to Consumer Products and Services
Ramsey Solutions

From: Ramsey Dave <[REDACTED]>

Date: Monday, February 25, 2019 at 3:47 AM

To: Brian Williams <Brian.Williams@daveramsey.com>, Ramsey Dave <[REDACTED]>, Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>, [REDACTED]
Suzanne Simms <Suzannes@daveramsey.com>

Subject: [REDACTED]

It is 2:30AM. I cant sleep and I can Always sleep. So either God woke me up or the devil is stealing the joy of my vacation.

1. It does not take a week to set up new phones. That excuse is wearing thin.
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Dave Ramsey, CEO

Ramsey Solutions

Visit www.DaveRamsey.com

615-371-8881



From: "Dave Ramsey" <[REDACTED]>
To: "Suzanne Simms" <Suzannes@daveramsey.com>
Cc: "Brian Williams" <Brian.Williams@daveramsey.com>, "Jennifer Sievertsen" <jennifer.sievertsen@daveramsey.com>, "[REDACTED]" <[REDACTED]>
Subject: Re: [REDACTED]
Date: Mon, 25 Feb 2019 22:27:10 -0000
Importance: Normal
Inline-Images: image001.png; image002.png

Nope. You are to get Written permission to get the info directly from them

Sent from my iPhone

On Feb 25, 2019, at 2:42 PM, Suzanne Simms <Suzannes@daveramsey.com> wrote:

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Suzanne Simms
Executive Vice President
Business to Consumer Products and Services
Ramsey Solutions

From: Ramsey Dave <[REDACTED]>
Date: Monday, February 25, 2019 at 3:29 PM
To: Suzanne Simms <Suzannes@daveramsey.com>, Brian Williams <Brian.Williams@daveramsey.com>, Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>, [REDACTED]
[REDACTED]
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Dave Ramsey, CEO
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<image001.png>

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Subject: Re: [REDACTED]

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Executive Vice President
Business to Consumer Products and Services
Ramsey Solutions

From: Ramsey Dave <[REDACTED]>
Date: Monday, February 25, 2019 at 3:47 AM
To: Brian Williams <Brian.Williams@daveramsey.com>, Ramsey Dave <[REDACTED]>, Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>, [REDACTED]
[REDACTED] Suzanne Simms <Suzannes@daveramsey.com>
Subject: [REDACTED]

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OR he is playing us like we have never been played. These things don't add up. I am afraid we are being played after we were warned that he is a world class liar and manipulator. Maybe he isn't playing us and [REDACTED] is a world class bitch using her own kids as pawns, but before God we owe RS and ourselves the peace of pursuing truth....to ground.

We owe God the diligence to steward a huge situation with wisdom and thoroughness. If it breaks that he has done some huge thing and it looks like we did not dig for truth, and checked boxes, we will not only lose [REDACTED], but will also have a legitimate PR problem of scale because we covered up a horrific act to line our own pocketbooks. The Patriots have huge brand damage because no one would do the hard work of confronting their owner Robert Craft about visiting prostitutes in sleazy massage parlors staffed with sex traffic slaves. Now he is arrested by a sting operation and all the beans are spilled.

When something seems weird, it is usually because it is weird.

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I don't want us to look back and feel like we checked the boxes with Attorney disclosure and [REDACTED] info verbally only to realize both were feeding us instructed lines. I would feel like a fool. I just [REDACTED] [REDACTED] one of my houses and Sharon gave him a bunch of furniture to start furnishing it and Tammi set him up with a deal with the mattress store.....if I find out now that there is more to this story.....

If you can think of something else we should be doing speak up. I am not trying to cause [REDACTED] pain, but when stuff seems weird it is because it is weird.

Dave Ramsey, CEO
Ramsey Solutions
Visit www.DaveRamsey.com
615-371-8881
<image002.png>



From: "Dave Ramsey" <[REDACTED]>

To: "Suzanne Simms" <Suzannes@daveramsey.com>, "Brian Williams" <Brian.Williams@daveramsey.com>, "Jennifer Sievertsen" <jennifer.sievertsen@daveramsey.com>, "[REDACTED]" <[REDACTED]>

Subject: RE: [REDACTED]

Date: Mon, 25 Feb 2019 21:29:40 -0000

Importance: Normal

Inline-Images: image002.png; image003.png

Not really what I told you to do. Was I unclear? You chewing [REDACTED] butt does no good whatsoever. He is either not all there right now or he is hiding more crap.

The reason he is so private is he has been lying to us for [REDACTED]. Of course he doesn't communicate well and authentically, he has been living a double life.

Fine to meet with him, but I want in WRITING permission for [REDACTED] and for [REDACTED] to do disclose EVERY detail and I expect them both to do so within 48 hours. I am done. I am done with incompetent lawyers or lawyers that were instructed to give us partial truth.

Dave Ramsey, CEO

Ramsey Solutions

Visit www.DaveRamsey.com

615-371-8881



From: Suzanne Simms

Sent: Monday, February 25, 2019 2:31 PM

To: Dave Ramsey <[REDACTED]>; Brian Williams <Brian.Williams@daveramsey.com>; Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>; [REDACTED]

Subject: Re: [REDACTED]

Dave, the 4 of us are meeting with [REDACTED] at 4p today. We are going to nail his ass to the wall on how his lack of communication and urgency to see [REDACTED] and move things forward is causing us to lose trust in him and in this process. He is going to walk away from this conversation feeling very loved and cared for...but very clear on how things are going to be [REDACTED] starting now.

The 4 of us prayed together this morning and I believe we have clarity on how to approach this with him.

Once we've talked to him, we will re-group and get back with you on where things stand and what next steps are. I have some theories around why things seem so weird around all of this right now and after we meet with [REDACTED] we'll know if my theories are right or wrong. [REDACTED] is too damn private and trying too damn hard to "not bother us" with communication. He's been that way as long as I've known him. It makes him so uncomfortable that we're so involved in his life right now but he's going to hear loud and clear tonight that he has 15 seconds to get over it.

If he were emailing us and calling us every day with updates, trying to call [REDACTED] regularly while being careful not to upset the crazy [REDACTED] we'd all feel a LOT better about this situation. His lack of communication and seemingly waiting on us to reach out to him all the time is not working.

[REDACTED] is also emailing and calling [REDACTED] to see what other info they can share with us.

You will hear from one of us again later this evening.

Suzanne Simms
Executive Vice President
Business to Consumer Products and Services
Ramsey Solutions

From: Ramsey Dave <[REDACTED]>
Date: Monday, February 25, 2019 at 3:47 AM
To: Brian Williams <Brian.Williams@daveramsey.com>, Ramsey Dave [REDACTED], Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>, [REDACTED]
Suzanne Simms <Suzannes@daveramsey.com>
Subject: [REDACTED]

It is 2:30AM. I cant sleep and I can Always sleep. So either God woke me up or the devil is stealing the joy of my vacation.

1. It does not take a week to set up new phones. That excuse is wearing thin.
2. "Don't come to my hometown for my [REDACTED], neither are [REDACTED] coming to their [REDACTED]" – maybe he was afraid we would find out something.
3. Did we ever get written permission from [REDACTED] to see all the files from [REDACTED] or did he just tell his [REDACTED] to talk to [REDACTED] and then told the [REDACTED] what to tell the people at "work".
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Either [REDACTED] is so emotionally damaged that he cant get two cell phones working in a week and can't get visitation forced within 4 weeks, when really he had NOTHING else to do. Which if this is true we have a guy so damaged and lacking confidence that he may never be the same.

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Dave Ramsey, CEO
Ramsey Solutions
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615-371-8881



From: "Dave Ramsey" <[REDACTED]>
To: [REDACTED]
Subject: Fwd: [REDACTED]
Date: Mon, 11 Feb 2019 03:22:39 -0000
Importance: Normal

Sent from my iPhone

Begin forwarded message:

From: [REDACTED]
Date: February 10, 2019 at 9:18:58 PM EST
To: Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>, Brian Williams <Brian.Williams@daveramsey.com>, Dave Ramsey [REDACTED], Suzanne Simms <Suzannes@daveramsey.com>
Subject: [REDACTED]

Hey guys,

I talked to [REDACTED] a little while ago and he's back at the hotel in Cool Springs. He actually sounded really good. Relieved almost.

He said [REDACTED] was so good. He said it was so good he's thinking he might do it (or something like it) every couple of years because of how it went. He told me about some of the exercises they had him do and it sounded very intense. Not just dealing with the "stuff" with this dad as a kid but a lot of how things with [REDACTED] have impacted him these past 10 years and their marriage. He said one of his big takeaways was that he's been on an island for way too long, stuffing down his emotions and thoughts and he can't do that anymore. He knows he has friends that want to be there for him and he's done not being fully present and [REDACTED]

He said when Mark (his leader this week) came to him yesterday or Friday and said there was a guy at his work calling for an update and [REDACTED] said you mean [REDACTED] Mark said yeah, is that okay? He said doesn't that seem a little odd to give work an update on how [REDACTED] is going and [REDACTED] said, oh no, that's not work, it's family. ☺

He said it was very intense and while he's emotionally pretty wiped, he's never been more clear about the path forward. He's going to reach out to [REDACTED] (attorney) to discuss getting with [REDACTED] at some point this week. [REDACTED] has made no attempt to reach him, at least nothing was on his phone when he got it back today from her. He did have a message from [REDACTED] saying did you block our number dad because when we call it goes straight to voice mail. Which sounds crazy, like [REDACTED] never told them [REDACTED] would be at [REDACTED] all week and off the grid so they were left wondering why they still hadn't heard from him. He was going to try and reach out and let them know what was going on. Simply CRAZY!

Here's the weirdest part of it all though... [REDACTED] dad passed away yesterday. His half-sister reached out to [REDACTED] through the emergency # and got word to [REDACTED] that his dad was very sick with pneumonia in the hospital and to ask if he would come home. [REDACTED] told [REDACTED] he was not about to leave 2 days before it was over so he gave them a message for her to give his dad for him, just in case. Basically, saying thanks for what you did for me and I forgive you for everything else. He did wake up and she gave him that message. But he died the next day. I

asked [REDACTED] how he was doing with that and he said he was okay. I didn't actually realize the severity of drug abuse his dad dealt with. He's been a cocaine addict for a very long time.

He's planning to go home end of this week, the [REDACTED] will be Friday or Saturday and he'll probably stay there for a little while rather than stay in the hotel here.

I told him we'd like to download with him after [REDACTED] He said he'd love to do that, would probably be good to do it before he leaves for KY if possible. Just let me know what works for you all.

I do leave on Thursday afternoon for Phoenix and won't be able to go to KY for [REDACTED] Brian and I have breakfast scheduled with him on Wednesday morning at 7.

Thanks,
[REDACTED]

From: "Dave Ramsey" <[REDACTED]>

To: "Brian Williams" <Brian.Williams@daveramsey.com>, "Dave Ramsey" <[REDACTED]>, "Jen Sievertsen" <jennifer.sievertsen@daveramsey.com>, "[REDACTED]", "Suzanne Simms" <Suzannes@daveramsey.com>

Subject: [REDACTED]

Date: Mon, 25 Feb 2019 09:47:32 -0000

Importance: Normal

Inline-Images: image001.png

It is 2:30AM. I cant sleep and I can Always sleep. So either God woke me up or the devil is stealing the joy of my vacation.

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Dave Ramsey, CEO

Ramsey Solutions

Visit www.DaveRamsey.com

615-371-8881



From: Suzanne Simms <Suzannes@daveramsey.com>

To: Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>, Dave Ramsey
<[REDACTED]>, Brian Williams <Brian.Williams@daveramsey.com>,
[REDACTED]

Subject: Re: [REDACTED]

Date: Mon, 25 Feb 2019 11:46:27 +0000

Importance: Normal

Inline-Images: image001.png

I've been up praying about this situation this morning. That God would give us 5 discernment on how to navigate this. We do need to protect our company, brand and investment. This IS weird. It's right to call that out. I'm weary from this thing dragging on so long. We have important work to do and either the enemy is distracting us from that work with this, or God is not letting us drop it because He needs us to do more digging. May He bring to light the full truth regarding [REDACTED]...that we need to know...and may we as leaders have full peace and closure with it as well as renewed faith in God's hand on RS.

As Jen said, we will meet this morning and take your email seriously.

Suzanne Simms
EVP, Consumer Division
Ramsey Solutions

From: Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>

Sent: Monday, February 25, 2019 4:38 AM

To: Dave Ramsey; Brian Williams; [REDACTED] Suzanne Simms

Subject: Re: [REDACTED]

We'll get together first thing this morning on this. We are do deep in this that I really think he's damaged and [REDACTED] is more so and that's why we're seeing what we're seeing.

From: Dave Ramsey <[REDACTED]>

Date: Monday, February 25, 2019 at 3:47 AM

To: Brian Williams <Brian.Williams@daveramsey.com>, Dave Ramsey <[REDACTED]>, Jen
Sievertsen <jennifer.sievertsen@daveramsey.com>, [REDACTED]
Suzanne Simms <Suzannes@daveramsey.com>

Subject: [REDACTED]

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